CREDIT REPORTING RESOURCE GUIDE®

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Responsibilities and Roles

RESPONSIBILITIES Credit reporting information is sensitive data. The issues of accuracy and completeness of information and fairness to consumers are not just a concern of the consumer reporting agencies; credit grantor participation is also required. Federal and state laws already regulate certain aspects of credit reporting. In order to protect your ability to conduct business without the further intervention of external forces, you must participate in the accuracy process.

Both credit grantors and consumers depend on consumer reporting agencies to acquire and maintain accurate credit histories. This can only be accomplished if the provider of consumer data understands the tools that are available and adheres to the standards for credit reporting.

The purpose of this guide is to document this very important process and includes:

- Industry Standards
- Metro 2® Format
- Metro 2® Validation/Implementation Checklist
- Automated Universal Data Process
- Automated Consumer Dispute Verification

The Metro 2® Format Task Force strongly encourages you to make the fullest use of the tools and procedures outlined in this guide, and to contact the consumer reporting agencies at any time for whatever assistance you may need.

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Responsibilities and Roles

ROLES

Consumer Data Industry Association (CDIA)

An international trade association representing the consumer credit, mortgage reporting, employment and tenant screening and collection service industries. Headquartered in Washington, DC, CDIA provides legislative assistance and a lobbying function to its members, and works with the consumer reporting agencies to establish standards for the consumer reporting industry.

For more information about CDIA, visit their website at www.cdiaonline.org.

Consumer Reporting Agencies

Individual companies that collect, store, maintain and distribute information on consumer credit history.

For more information about the agencies, visit their websites at:

www.equifax.com
www.experian.com
www.innovis.com
www.transunion.com

Metro 2® Format Task Force

Despite the competitive and organizational barriers within the credit industry, the consumer reporting agencies continue to work together to develop, maintain and enhance an industry-standard reporting format. The task force's mission is to provide a standardized method for the reporting of accurate, complete and timely data.

The Metro 2® Format Task Force is comprised of representatives from Equifax, Experian, Innovis and TransUnion and is supported by the CDIA.

For information specific to data reporting, click on the Metro 2® option at www.cdiaonline.org.

Responsibilities and Roles

e-OSCAR® System Support Team
This group maintains an industry-wide automated consumer dispute resolution system, which is required by the Fair Credit Reporting Act (FCRA) section 611 (a) (5) (D). This team includes representatives from Equifax, Experian, Innovis and TransUnion.

For information specific to consumer disputes, click on the e-OSCAR® option at www.cdiaonline.org.

Data Furnisher
Company who provides consumer credit accounts receivables to one or more consumer reporting agency.

Duties of furnishers are described in FCRA (section 623). See http://www.ftc.gov/os/statutes/fcra.pdf for additional information.

Consumer Financial Protection Bureau (CFPB)
Among its responsibilities, the CFPB writes rules under and enforces the FCRA, and takes consumer complaints related to the FCRA. More information can be found on the internet at http:/www.consumerfinance.gov.

Federal Trade Commission (FTC)
Under the FCRA (section 621), the FTC is charged with enforcing and interpreting the Fair Credit Reporting Act. As such, they issue staff opinion letters, press releases and consumer educational materials. More information can be found on the Internet at http://www.ftc.gov/os/statutes/fcrajump.shtm.

Automated Data Reporting

FEATURES OF THE METRO 2® FORMAT

- Accepted by all consumer reporting agencies, the Metro 2® Format enables the reporting of accurate, complete and timely credit information.

- Meets all requirements of the Fair Credit Billing Act (FCBA), the Fair Credit Reporting Act (FCRA), the Equal Credit Opportunity Act (ECOA) and all applicable state laws.

- Allows credit information to be added and mapped to the consumer's file with greater consistency.

- Allows complete identification information to be reported for each consumer (including co-debtor, co-signer, etc.) each month which improves the ability of the consumer reporting systems to match to the correct consumer.

- Accommodates cycle reporting of data, which allows more timely updating of the credit file.

- Accommodates additional information not provided in the Metro™ Format:

  — Full four digit year
  — New data elements
  — New values
  — Consumer-specific ties
  — Expanded functionality

- The Payment History Profile (up to 24 months) makes it possible for the credit grantor to supply automated updates/corrections for the file rather than costly manual updates/corrections, and reduces consumer disputes.

Automated Data Reporting

- Flexibility of the format provides for future enhancements.

Reporting in the Metro 2® Format greatly benefits the credit grantor, the consumer reporting agencies and your customer, the consumer.

INDUSTRY REPORTING STANDARDS

An industry standard for reporting consumer accounts will ensure the integrity and consistency of the credit information being reported.

- All accounts must be reported on a monthly basis.

- A final Account Status Code must be reported when the accounts are ultimately paid or closed with a zero balance.

- If reporting by cycles, all accounts must be reported at the close of each cycle.

- When reporting delinquent accounts, the "Industry Standard for Reporting Account Delinquency" must be followed.

INDUSTRY STANDARD FOR REPORTING ACCOUNT DELINQUENCY

The "clock" for a 30-day delinquency starts 30 days after the **due date**, as opposed to the billing date.

The following example tracks an account history for four months, specifying the Metro 2® Account Status Code that should be reported. The Due Date for this example is the 15th of each month.

Date of Acct. Info.	Jan. 1	Feb. 1	Mar. 1	Apr. 1
Bills Received	1	2	3	4
Payments Past Due	0	1	2	3
# Days Past Due Date	0	17	45	76
Metro 2 Status Code	11	11	71	78

Definitions:

Metro 2 Status Code 11	0 – 29 days past due date
Metro 2 Status Code 71	30 – 59 days past due date
Metro 2 Status Code 78	60 – 89 days past due date

Automated Data Reporting

ACCURACY AND INTEGRITY DEFINITIONS

The 2010 FACT Act Data Furnisher rules define the term "Accuracy" to mean that information that a furnisher provides to a consumer reporting agency about an account or other relationship with the consumer correctly:

- Reflects the terms of and liability for the account or other relationship;
- Reflects the consumer's performance and other conduct with respect to the account or other relationship; and
- Identifies the appropriate consumer.

The term "Integrity" means that information that a furnisher provides to a consumer reporting agency about an account or other relationship with the consumer:

- Is substantiated by the furnisher's records at the time it is furnished;
- Is furnished in a form and manner that is designed to minimize the likelihood that the information may be incorrectly reflected in a consumer report; and
- Includes credit limit, if applicable and in the furnisher's possession.

MAINTAINING ACCURACY, INTEGRITY AND CONSISTENCY OF CREDIT INFORMATION

Once information is reported accurately, it is important that data furnishers not ask for a subsequent change in the history payment record unless the payment history is inaccurate.

- Consumer credit history information will be reported in a factual, precise and objective manner.

- Only inaccurately reported accounts should be deleted. Paid derogatory accounts, such as collections or charge offs, should be reported as paid; they should not be deleted.

- Requests by consumers for re-verification of challenged information must be processed promptly.

- Unless an error is discovered, the consumer will be advised that the factual credit history will continue to be reported.

Quick Reference Guide to Industry Standards

Banking / Savings & Loan / Credit Union - Installment Loan & Line of Credit

While all applicable fields within the Metro 2® Format should be reported, these guidelines provide specific values that apply to Installment Loans and Lines of Credit.

Important Note: Refer to Credit Cards (non-Retail), Student Loans and Mortgages for guidelines specific to reporting those types of accounts.

Field	Segment/ Field #		
Portfolio Type	Base/8	I (Installment)	C (Line of Credit)
Account Type	Base/9	00 – 05, 10, 11, 13, 17, 20, 90, 91, 95, 0A, 3A, 6A, 9A, 7B, 0F	15, 43, 47, 7A, 9B
Credit Limit	Base/11	Zero fill	Assigned credit limit
Highest Credit/Original Loan Amount	Base/12	Original amount of the loan, excluding interest payments	Highest balance ever attained
Terms Duration	Base/13	Number of months of the loan	Constant of 'LOC'
Scheduled Monthly Payment Amount	Base/15	Regular monthly payment	Minimum amount due based on the balance, not including any amounts past due
Account Status	Base/17A	05, 11, 13, 61 – 64, 71, 78, 80, 82 – 84, 93, 95 – 97, DA, DF	05, 11, 13, 62, 64, 71, 78, 80, 82 – 84, 93, 97, DA, DF
Special Comment	Base/19	Closed accounts = I Leasing = BB – BK, BS (Require Account Type Code 13 or 3A) Legal Action = AM Refinanced = AS Special Payment Arrangements = B, C, AB, AC, AI, AO, AU, AX, BN, BP, BT, CP Transferred = H, O, AH, AN, AT, BA Other = S, V, AV, AW, AZ, CH, CM, CN, CO Removal of comment = blank	Closed accounts = M, AP, CI, CJ, CL Legal Action = AM Refinanced = AS Special Payment Arrangements = B, C, AB, AC, AI, AU, AX, BP, BT, CP Transferred = O, AH, AN, AT, BA Other = S, V, AV, AW, CH, CK, CM, CN, CO Removal of comment = blank
Compliance Condition Code	Base/20	XB, XC, XF, XG, XH, XR	XA – XJ, XR
ECOA Code	Base/37 J1 & J2/10	ECOA Code '3' (Authorized User) is not applicable.	1 – 3, 5, 7, T, X, W, Z

Child Support Agencies

While all applicable fields within the Metro 2® Format should be reported, these guidelines provide specific values that apply to Child Support Agencies' accounts.

Field	Segment/ Field #	
Portfolio Type	Base/8	O (Open)
Account Type	Base/9	50, 93
Date Opened	Base/10	Date the case was initiated with the state agency
Highest Credit/Original Loan Amount	Base/12	Zero fill
Terms Duration	Base/13	Constant of 001
Current Balance	Base/21	Total amount due from outstanding support payments. This amount must equal, at a minimum, one scheduled monthly payment amount.
Scheduled Monthly Payment Amount	Base/15	The monthly debt obligation
Account Status	Base/17A	Able to Age Account History: 05, 11, 13, 62, 71, 78, 80, 82 – 84, 93, DA Unable to Age Account History: 05, 11, 13, 62, 93, DA
FCRA Compliance / Date of First Delinquency	Base/25	Activity Date – because each month begins a new obligation. Note: This date must freeze when the child or youngest child, in the case of multiple children, reaches the age of majority or emancipation, or the statute of limitations in that state has been reached.
Special Comment	Base/19	Code 'CS' is used to overlay the Date of First Delinquency each month when reporting delinquent and collection account statuses because each month begins a new obligation. Other applicable comments are: Legal Action = AM Special Payment Arrangements = B, AC, AI Transferred = AT Other = S, V, AW Removal of comment = blank
Compliance Condition Code	Base/20	XB, XC, XH, XR
ECOA Code	Base/37 J1 & J2/10	1 (Individual)
Consumer Information Indicator	Base/38 J1 & J2/11	T and U only (Note: Bankruptcy, Personal Receivership and Reaffirmation of Debt codes are not applicable.)

Credit Cards (non-Retail Cards)

While all applicable fields within the Metro 2® Format should be reported, these guidelines provide specific values that apply to Credit Cards.

Field	Segment/ Field #		
Portfolio Type	Base/8	R (Revolving)	O (Open)
Account Type	Base/9	18, 37, 2A, 8A, 0G	18, 37, 2A, 8A
Credit Limit	Base/11	Assigned credit limit	Assigned credit limit, if applicable. Otherwise, zero fill.
Highest Credit/Original Loan Amount	Base/12	Highest balance ever attained	Highest balance ever attained
Terms Duration	Base/13	'REV' (for revolving payments)	'001' (for one payment due as scheduled)
Scheduled Monthly Payment Amount	Base/15	Minimum amount due based on the balance, not including any amounts past due	Zero fill
Account Status	Base/17A	05, 11, 13, 62, 64, 71, 78, 80, 82-84, 93, 97, DA, DF	05, 11, 13, 62, 64, 71, 78, 80, 82-84, 93, 97, DA, DF
Special Comment	Base/19	Closed accounts = M, AP, BL, CI Legal Action = AM Special Payment Arrangements = B, C, AB, AC, AI, AU, AX, BP, BT, CP Transferred = O, AH, AN, AT, BA Other = S, V, AV, AW, CH, CN, CO Removal of comment = blank	Closed accounts = M, AP, BL, CI Legal Action = AM Special Payment Arrangements = B, C, AB, AC, AI, AU, BP, CP Transferred = AT, O, AH, AN, BA Other = S, V, AV, AW, CH, CN, CO Removal of comment = blank

Debt Buyers/Collection Agencies

While all applicable fields within the Metro 2® Format should be reported, these guidelines provide specific values that apply to Debt Buyer and Collection Agency accounts.

Field	Segment/ Field #	Debt Buyer/Collection Agency	Returned Checks
Portfolio Type	Base/8	O (Open)	O (Open)
Account Type	Base/9	48, 0C	77
Date Opened	Base/10	Date the account was purchased by the debt buyer or placed/assigned to the third party collection agency	Date of the check
Highest Credit/Original Loan Amount	Base/12	Original assigned amount as of the date purchased, placed or assigned	Original amount of the check, excluding fees and interest
Terms Frequency	Base/14	Blank fill	Blank fill
Account Status	Base/17A	62, 93, DA, DF (Note: Paid in full collection accounts must not be deleted.)	62, 93, DA, DF (Note: Paid in full collection accounts must not be deleted.)
FCRA Compliance / Date of First Delinquency	Base/25	Date of the first delinquency **with the original creditor** that led to the account being sold or placed for collection	Date the check was returned for non-sufficient funds. If not available, the date of the check is acceptable.
Special Comment	Base/19	Legal Action = AM Special Payment Arrangements = B, C, AB, AC, AI, AU, BP Other = S, V, AW Removal of comment = blank	Legal Action = AM Special Payment Arrangements = B, C, AB, AC, AI, AU, BP Other = S, V, AW Removal of comment = blank
Compliance Condition Code	Base/20	XB, XC, XF, XG, XH, XR	XB, XC, XF, XG, XH, XR
ECOA Code	Base/37 J1 & J2/10	ECOA Code 3 is not applicable.	ECOA Codes 3, 5 and 7 are not applicable.
K1 Segment	K1/2	Original credit grantor's name	Original Creditor = Name of the payee
	K1/3	Creditor Classification = 01–15 are applicable; 02 (Medical/Health Care) is required.	Creditor Classification = 01–15 are applicable; 02 (Medical/Health Care) is required.

Loan Finance Companies

While all applicable fields within the Metro 2® Format should be reported, these guidelines provide specific values that apply to Loan Finance companies' accounts.

Important Note: Refer to Credit Cards (non-Retail) for guidelines specific to reporting those types of accounts.

Field	Segment/ Field #		
Portfolio Type	Base/8	I (Installment)	C (Line of Credit)
Account Type	Base/9	00 – 05, 10, 11, 13, 17, 20, 90, 91, 95, 0A, 3A, 6A, 9A, 7B, 0F	15, 43, 47, 7A, 9B
Credit Limit	Base/11	Zero fill	Assigned credit limit
Highest Credit/Original Loan Amount	Base/12	Original amount of the loan, excluding interest payments	Highest balance ever attained
Terms Duration	Base/13	Number of months of the loan	Constant of 'LOC'
Scheduled Monthly Payment Amount	Base/15	Regular monthly payment	Minimum amount due based on the balance, not including any amounts past due
Account Status	Base/17A	05, 11, 13, 61 – 64, 71, 78, 80, 82 – 84, 93, 95 – 97, DA, DF	05, 11, 13, 62, 64, 71, 78, 80, 82 – 84, 93, 97, DA, DF
Special Comment	Base/19	Closed accounts = I Leasing = BB – BK, BS (Require Account Type Code 13 or 3A) Legal Action = AM Refinanced = AS Special Payment Arrangements = B, C, AB, AC, AI, AO, AU, AX, BN, BP, BT, CP Transferred = H, O, AH, AN, AT, BA Other = S, V, AV, AW, AZ, CH, CM, CN, CO Removal of comment = blank	Closed accounts = M, AP, CI, CJ, CL Legal Action = AM Refinanced = AS Special Payment Arrangements = B, C, AB, AC, AI, AU, AX, BP, BT, CP Transferred = O, AH, AN, AT, BA Other = S, V, AV, AW, CH, CK, CM, CN, CO Removal of comment = blank
Compliance Condition Code	Base/20	XB, XC, XF, XG, XH, XR	XA – XJ, XR
ECOA Code	Base/37 J1 & J2/10	ECOA Code '3' (Authorized User) is not applicable.	1 – 3, 5, 7, T, X, W, Z

Mortgage Loans

While all applicable fields within the Metro 2® Format should be reported, these guidelines provide specific values that apply to Mortgage loans.

Field	#			
Portfolio Type	8	M (Mortgage)	I (Installment)	C (Line of Credit)
Account Type	9	19, 25, 26, 5A, 5B, 6B, 2C, 08	04, 05, 17, 0A, 9A, 6D, 0F	89
Credit Limit	11	Zero fill	Zero fill	Assigned credit limit
Highest Credit or Original Loan Amt.	12	Original amount of the loan, excluding interest payments	Original amount of the loan, excluding interest payments	Highest balance ever attained
Terms Duration	13	Number of years of the loan	Number of months of the loan	Constant of 'LOC'
Scheduled Monthly Payment Amount	15	Regular monthly payment, including principal, interest & escrow	Regular monthly payment	Minimum amount due based on the balance, not including any amounts past due
Account Status	17A	05, 11, 13, 65, 71, 78, 80, 82-84, 89, 94, DA, DF 88 (for HUD FHA Title 1 loans)	05, 11, 13, 61-64, 71, 78, 80, 82-84, 93, 95-97, DA, DF	05, 11, 13, 62, 64, 65, 71, 78, 80, 82-84, 89, 93, 94, 97, DA, DF
Special Comment	19	Legal Action = AM Refinanced = AS Special Payment Arrangements = B, C, AB, AC, AI, AU, BP, BT, CP Transfer = AT, H, O, AH, AN, BA Other = S, V, AV, AW, BO, CH, CM, CN, CO Removal of comment = blank	Legal Action = AM Refinanced = AS Special Payment Arrangements = B, C, AB, AC, AI, AU, AX, BN, BP, BT, CP Transfer = AT, H, O, AH, AN, BA Other = S, V, AV, AW, CH, CM, CN, CO Removal of comment = blank	Closed = M, AP, CJ, CL Legal Action = AM Refinanced = AS Special Payment Arrangements = B, C, AB, AC, AI, AU, BP, BT, CP Transfer = AT, O, AH, AN, BA Other = S, V, AV, AW, BO, CH, CK, CM, CN, CO Removal of comment = blank
Compliance Condition Code	20	XB, XC, XF, XG, XH, XR	XB, XC, XF, XG, XH, XR	XA – XJ, XR
Interest Type Indicator	28	F (Fixed) or V (Variable/Adjustable)	If applicable, F (Fixed) or V (Variable/Adjustable)	If applicable, F (Fixed) or V (Variable/Adjustable)
ECOA Code	37 J1/J2 -10	ECOA Code '3' (Authorized User) is not applicable.	ECOA Code '3' (Authorized User) is not applicable.	ECOA Code '3' (Authorized User) is not applicable.
K3 Segment Mortgage Information	2 3 4	Agency Identifier = 01 (Fannie Mae) & 02 (Freddie Mac) Secondary Agency Account No. Mortgage Identification Number	Segment not applicable	Segment not applicable
K4 Segment Specialized Payment Info.	2 4 5	Specialized Payment Indicator = 01 Balloon Payment Due Date Balloon Payment Amount	Specialized Payment Indicator = 01 Balloon Payment Due Date Balloon Payment Amount	Specialized Payment Indicator = 01 Balloon Payment Due Date Balloon Payment Amount

Retail Accounts (store exclusive)

While all applicable fields within the Metro 2® Format should be reported, these guidelines provide specific values that apply to Retail accounts.

Field	Segment/ Field #		
Portfolio Type	Base/8	R (Revolving)	I (Installment)
Account Type	Base/9	07	06
Credit Limit	Base/11	Assigned credit limit	Zero fill
Highest Credit/Original Loan Amount	Base/12	Highest balance ever attained	Original amount of the loan, excluding interest payments
Terms Duration	Base/13	Constant of 'REV'	Number of months of the loan
Scheduled Monthly Payment Amount	Base/15	Minimum amount due based on the balance, not including any amounts past due	Regular monthly payment
Account Status	Base/17A	05, 11, 13, 62, 64, 71, 78, 80, 82-84, 93, 97, DA, DF	05, 11, 13, 61 - 64, 71, 78, 80, 82-84, 93, 95 - 97, DA, DF
Special Comment	Base/19	Closed accounts = M, AP, BL, CI Legal Action = AM Special Payment Arrangements = B, C, AB, AC, AI, AO, AU, AX, BP, BT, CP Transferred = O, AH, AN, AT, BA Other = S, V, AV, AW, AZ, CH Removal of comment = blank	Closed accounts = I Legal Action = AM Refinanced = AS Special Payment Arrangements = B, C, AB, AC, AI, AO, AU, AX, BP, BT, CP Transferred = O, AH, AT, BA Other = S, V, AV, AW, AZ, CH Removal of comment = blank
Compliance Condition Code	Base/20	XA – XJ, XR	XB, XC, XF, XG, XH, XR
ECOA Code	Base/37 J1 & J2/10	ECOA Codes 5 and 7 are not applicable.	ECOA Code 3 is not applicable.

Sales Finance Companies

While all applicable fields within the Metro 2® Format should be reported, these guidelines provide specific values that apply to Sales Finance companies' accounts.

Field	Segment/ Field #		
Portfolio Type	Base/8	I (Installment Loan)	R (Revolving)
Account Type	Base/9	00 – 03, 06, 11, 13, 17, 3A, 7B	07
Credit Limit	Base/11	Zero fill	Assigned Credit Limit
Highest Credit/Original Loan Amount	Base/12	Original amount of the loan, excluding interest payments	Highest balance ever attained
Terms Duration	Base/13	Number of months of the loan	'REV' (for revolving payments)
Scheduled Monthly Payment Amount	Base/15	Regular monthly payment	Minimum amount due based on the balance, not including any amounts past due
Account Status	Base/17A	05, 11, 13, 61 – 64, 71, 78, 80, 82 – 84, 93, 95 – 97, DA, DF	05, 11, 13, 62, 64, 71, 78, 80, 82-84, 93, 97, DA, DF
Special Comment	Base/19	Closed accounts = I Leasing = BB – BK, BS (Require Account Type Code 13 or 3A) Legal Action = AM Refinanced = AS Special Payment Arrangements = B, C, AB, AC, AI, AO, AU, AX, BN, BP, BT, CP Transferred = O, AH, AT, BA Other = S, V, AV, AW, AZ, CH, CN, CO Removal of comment = blank	Closed accounts = M, AP, BL, CI Legal Action = AM Special Payment Arrangements = B, C, AB, AC, AI, AO, AU, AX, BP, BT, CP Transferred = O, AH, AT, BA Other = S, V, AV, AW, AZ, CH, CN, CO Removal of comment = blank
Compliance Condition Code	Base/20	XB, XC, XF, XG, XH, XR	XA – XJ, XR
ECOA Code	Base/37 J1 & J2/10	ECOA Code 3 is not applicable.	ECOA Codes 5 and 7 are not applicable.

Student Loan Reporters

While all applicable fields within the Metro 2® Format should be reported, these guidelines provide specific values that apply to Student Loans.

Field	#	Lender/Servicer/Secondary Market		Guaranty Agency / US Dept. of Education
Portfolio Type	8	I (Installment Loan)	C (Line of Credit)	O (Open)
Account Type	9	12 (Education)	15 (Line of Credit)	12 (Education)
Date Opened	10	Date the account was originally opened	Date the account was originally opened	Date the claim was paid to the lender
Credit Limit	11	Zero fill	Assigned credit limit	Zero fill
Highest Credit / Orig. Loan Amt.	12	Original amount of the loan, excluding interest payments	Highest balance ever attained	Claim amount that was paid to the lender
Terms Duration	13	Number of months of the loan	Constant of 'LOC'	'001' (for one payment due as scheduled)
Terms Freq.	14	M (monthly) or D (deferred)	M (monthly) or D (deferred)	Blank fill
Scheduled Monthly Payment Amt.	15	Regular monthly payment	Minimum amount due based on the balance, not including any amounts past due	Zero fill
Account Status	17A	05, 11, 13, 71, 78, 80, 82 – 84, DA, DF For loans guaranteed by government agencies: 88 For loans not guaranteed by government agencies: 62, 64, 93, 97	05, 11, 13, 62, 64, 71, 78, 80, 82 – 84, 93, 97, DA, DF	62, 93, DA, DF
Special Comment	19	Legal Action = AM; Refinanced = AS Special Payment Arrangements = B, C, AB, AC, AI, AU, BP, BT, CP Transferred = O, AH, AL, AN, AT Other = S, V, AV, AW, CH, CO Removal of comment = blank	Closed = M, AP, CJ; Legal Action = AM Special Payment Arrangements = B, C, AC, AI, AU, BT, CP Transferred = O, AH, AL, AT, BA Other = S, V, AV, AW, CH Removal of comment = blank	Legal Action = AM Special Payment Arrangements = B, C, AC, AI, AU, CP Other = S, V, AV, AW, CH Removal of comment = blank
Compliance Cond. Code	20	XB, XC, XF, XG, XH, XR	XA – XJ, XR	XB, XC, XF, XG, XH, XR
ECOA Code	Base/37 J1/J2/10	ECOA Code 3 is not applicable.	ECOA Code 3 is not applicable.	ECOA Code 3 is not applicable.
K1 Segment	K1/2	Segment not applicable	Segment not applicable	Complete name of the lender to whom the claim was paid
K4 Segment (when loan is in deferment)	K4/2 K4/3	Specialized Payment Indicator = 02 Deferred Payment Start Date = date the first payment is due for deferred loans	Specialized Payment Indicator = 02 Deferred Payment Start Date = date the first payment is due for deferred loans	Segment not applicable

Utility Companies

While all applicable fields within the Metro 2® Format should be reported, these guidelines provide specific values that apply to Utility Companies' accounts.

Field	Segment/ Field #		
Portfolio Type	Base/8	I (Installment)	O (Open)
Account Type	Base/9	06	92, 4D
Highest Credit/Original Loan Amount	Base/12	Original amount of the loan, excluding interest payments	Highest balance ever attained
Terms Duration	Base/13	Number of months of the loan	'001' (for one payment due as scheduled)
Scheduled Monthly Payment Amount	Base/15	Regular monthly payment	Zero fill
Account Status	Base/17A	05, 11, 13, 61 – 64, 71, 78, 80, 82 – 84, 93, 95 – 97, DA, DF	05, 11, 13, 62, 64, 71, 78, 80, 82 – 84, 93, 97, DA, DF
Special Comment	Base/19	Legal Action = AM Refinanced = AS Special Payment Arrangements = B, C, AB, AC, AI, AO, AU, AX, BN, BP, BT, CP Transferred = O, AH, AT, BA Other = S, V, AV, AW, AZ, CH Removal of comment = blank	Closed = M Legal Action = AM Special Payment Arrangements = B, C, AB, AC, AI, AU, BP, CP Transferred = O, AH, AT, BA Other = S, V, AV, AW, CH Removal of comment = blank
Compliance Condition Code	Base/20	XB, XC, XF, XG, XH, XR	XA – XJ, XR
ECOA Code	Base/37 J1 & J2/10	ECOA Code 3 is not applicable.	ECOA Code 3 is not applicable.

Business Requirements

METRO 2® FORMAT

The Metro 2® Format was developed as a standard for the credit reporting industry and accomplishes the following:

- Provides one standard computer layout to be used for reporting accurate, complete and timely consumer credit information.

- Meets all requirements of the Fair Credit Reporting Act (FCRA), the Fair Credit Billing Act (FCBA), the Equal Credit Opportunity Act (ECOA) and all applicable state laws.

- Allows for reporting information at both the account and consumer levels.

- Allows for reporting the full four-digit year.

The Metro 2® Format was designed to allow reporting of the most accurate and complete information on consumers' credit history. It is imperative that all accounts are reported on a monthly basis and that they are reported with a final Account Status Code when they are ultimately paid or closed.

For data furnishers or processors who report data by cycles, all accounts should be reported at the close of each cycle.

Business Requirements

The FCRA places significant responsibility on **both** the data furnishers and Consumer Reporting Agencies. For more details, refer to the FCRA (sections 621 and 623), which can be found at www.cdiaonline.org.

The following fields within the Metro 2® Format will assist you in complying with federal and state legislation:

- Compliance Condition Code
- Date of First Delinquency
- Account Type
- Consumer Information Indicator
- ECOA Code
- Associated borrower information (J1/J2 Segments)
- Original Creditor Name and Creditor Classification (K1 Segment)

Work closely with your compliance officers and programmers to ensure that these and all fields are reported accurately and are logical in relationship to each other.

RETURN ON INVESTMENT

The correct use of the Metro 2® Format helps to ensure:

- Better credit granting decisions
- Reduced manual corrections
- Compliance with legislative requirements
- Reduced need for new legislation
- Reduced legal expenses
- Reduced consumer inquiries
- Reduced consumer disputes

Programming Standards

CHARACTER VS. PACKED FORMAT

The Consumer Data Record consists of the Base Segment and additional segments that may be appended, as appropriate. The Header Record, Base Segment and Trailer Record are available in both unpacked and packed formats. All appendages are unpacked.

Each submission of data should contain only one occurrence of each account number.

Two formats are available: character and packed. The only differences between these two formats are some of the field positions, caused by differences in recording techniques.

Character Format (preferred)

Record Size	426 alphanumeric characters (or bytes)
Format	Fixed or variable blocked

Packed Format

Record Size	366 bytes, packed and unpacked data
Format	Variable blocked

Record Layout

426 or 366 Base Segment followed by Appendages in alphabetic sequence. For example:
Base + J1 + J2 + L1

Electronic Transmission

File Name	No spaces or special characters can be included in the File Name.

Notes:

The Character Format is preferred for data that is submitted through electronic transmission.

Refer to Exhibit 16 for Examples of Record Layouts – Hexadecimal Representation.

Programming Standards

Reporting Standards
- Every alphanumeric field is left-justified and blank filled.
- Every alpha field should be upper case letters.
- Every numeric field is right-justified and zero filled.
- If a descriptive field is not available, it should be blank filled.
- If a numeric field is not available, it should be zero filled.
- Monetary fields are reported in whole dollars only. Cents should be truncated.
- If a monetary field is not applicable, it should be zero filled. Do not 9-fill these fields. A monetary field should be 9-filled when the amount is in excess of $1 billion.
- If fixed-length records are being reported and a record does not require the information for the appendage segment, the Segment Identifier (e.g., J1) must be reported and the remainder of the segment must be blank filled.

Any deviation from these standards jeopardizes the integrity of the data.

Note: Contact each consumer reporting agency **prior** to reporting for information on:

- electronic transmission **(preferred)**
- acceptable media
- data encryption
- account number scrambling
- pre-production testing

Production Tips

The following tips will ensure accurate processing of your data with the consumer reporting agencies' systems:

- Use the assigned Program Identifiers in the Header Record to ensure your information is identified correctly by the consumer reporting agencies.

- Always retain a back-up copy of the data you provide. This copy could be used to replace a transmission that was unreadable.

- Use address/zip code/social security number editing logic in your New Accounts and Customer Service systems to detect keying errors. The accuracy of consumer identification information is critical.

- Do not report derogatory accounts beyond the allowable retention periods specified by federal and state laws.

- Report data at the close of the cycles if you bill by cycles.

- Do not report business accounts when companies are solely responsible for payments. Business accounts should be reported only when there are also consumers who are personally liable for payments.

Contact your consumer reporting agencies' representatives prior to:

- changing formats
- changing media
- implementing internal system changes that may affect the reporting of the data
- reporting account or portfolio acquisitions
- reporting account number changes
- changing data processing centers

Refer to Exhibit 15 – Data Conversion Checklist for a useful guide to use in the conversion process.

Record Layouts

Record/Segment	Description
Header Record	Identifies the reporter and activity period.
Base Segment	Contains account information, which applies to all consumers associated to the account. Also contains information specific to the primary consumer. For joint accounts where two or more consumers are contractually responsible, the consumer reported in the Base Segment will be considered primary for reporting purposes.
J1 Segment Associated Consumer – Same Address	Contains information specific to an associated consumer who lives at the same address as the consumer reported in the Base Segment. All account information reported in the Base Segment will be applied to this consumer.
J2 Segment Associated Consumer – Different Address	Contains information specific to an associated consumer who lives at a different address than the consumer reported in the Base Segment. All account information reported in the Base Segment will be applied to this consumer.
K1 Segment Original Creditor Name	Contains the name of the original credit grantor and the creditor's classification. Reported by collection agencies, debt buyers, check guarantee companies, student loan guaranty agencies and the U.S. Department of Education.
K2 Segment Purchased From/Sold To	Contains the name of the company from which an account was purchased or the name of the company to which an account was sold.
K3 Segment Mortgage Information	Contains the Fannie Mae or Freddie Mac loan number associated to a mortgage account and/or the Mortgage Identification Number assigned by MERS.
K4 Segment Specialized Payment Information	Contains additional account information on deferred payments or balloon payments.
L1 Segment Account Number / Identification Number Change	Used to report a new Account Number and/or new Identification Number.
N1 Segment Employment	Contains employment information for the primary consumer reported in the Base Segment.
Trailer Record	Contains various totals of information reported on the file.

Note: Refer to Field Definitions for detailed reporting guidelines.

Record Layouts

Header Record — Character Format

FIELD	FIELD NAME	REQUIRED[1]	LENGTH	POSITION	RECORDING TECHNIQUE[2]	DESCRIPTION PAGE NUMBER[3]
0	Block Descriptor Word (BDW)	A	4	1-4	N	4-1
1	Record Descriptor Word (RDW)	Y	4	1-4	N	4-1
2	Record Identifier	Y	6	5-10	AN	4-1
3	Cycle Number	A	2	11-12	AN	4-2
4	Innovis Program Identifier	A	10	13-22	AN	4-2
5	Equifax Program Identifier	A	10	23-32	AN	4-2
6	Experian Program Identifier	A	5	33-37	AN	4-2
7	TransUnion Program Identifier	A	10	38-47	AN	4-2
8	Activity Date	Y	8	48-55	N	4-2
9	Date Created	Y	8	56-63	N	4-2
10	Program Date		8	64-71	N	4-2
11	Program Revision Date		8	72-79	N	4-3
12	Reporter Name	Y	40	80-119	AN	4-3
13	Reporter Address	Y	96	120-215	AN	4-3
14	Reporter Telephone Number		10	216-225	N	4-3
15	Software Vendor Name	A	40	226-265	AN	4-3
16	Software Version Number	A	5	266-270	AN	4-3
17	MicroBilt/PRBC Program Identifier	A	10	271-280	AN	4-3
18	Reserved		146	281-426	AN	4-3

Total 426

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[1] Required Fields: Y = Yes, Field is always required; A = Field is required when applicable to the file being reported.
[2] Recording Technique: AN = Alphanumeric; N = Numeric
[3] Refer to definitions for field descriptions.

Record Layouts

426 Base Segment — Character Format

FIELD	FIELD NAME	REQUIRED[1]	LENGTH	POSITION	RECORDING TECHNIQUE[2]	DESCRIPTION PAGE NUMBER[3]
0	Block Descriptor Word (BDW)	A	4	1-4	N	4-4
1	Record Descriptor Word (RDW)	Y	4	1-4	N	4-4
2	Processing Indicator		1	5	N	4-4
3	Time Stamp		14	6-19	N	4-5
4	Correction Indicator		1	20	N	4-5
5	Identification Number	Y	20	21-40	AN	4-6
6	Cycle Identifier	A	2	41-42	AN	4-6
7	Consumer Account Number	Y	30	43-72	AN	4-6
8	Portfolio Type	Y	1	73	AN	4-7
9	Account Type	Y	2	74-75	AN	4-7
10	Date Opened	Y	8	76-83	N	4-7
11	Credit Limit	A	9	84-92	N	4-8
12	Highest Credit or Original Loan Amount	Y	9	93-101	N	4-8
13	Terms Duration	Y	3	102-104	AN	4-9
14	Terms Frequency	A	1	105	AN	4-9
15	Scheduled Monthly Payment Amount	A	9	106-114	N	4-10
16	Actual Payment Amount	A	9	115-123	N	4-10
17A	Account Status	Y	2	124-125	AN	4-11
17B	Payment Rating	A	1	126	AN	4-11
18	Payment History Profile	Y	24	127-150	AN	4-12
19	Special Comment	A	2	151-152	AN	4-13
20	Compliance Condition Code	A	2	153-154	AN	4-14
21	Current Balance	Y	9	155-163	N	4-15
22	Amount Past Due	A	9	164-172	N	4-15
23	Original Charge-off Amount	A	9	173-181	N	4-15

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[1] Required fields: Y = Yes, Field is always required; A = Field is required when applicable to the account being reported.
[2] Recording Technique: AN = Alphanumeric; N = Numeric
[3] Refer to definitions for field descriptions.

Record Layouts

426 Base Segment — Character Format

FIELD	FIELD NAME	REQUIRED[1]	LENGTH	POSITION	RECORDING TECHNIQUE[2]	DESCRIPTION PAGE NUMBER[3]
24	Date of Account Information	Y	8	182-189	N	4-16
25	FCRA Compliance/ Date of First Delinquency	A	8	190-197	N	4-17
26	Date Closed	A	8	198-205	N	4-18
27	Date of Last Payment	A	8	206-213	N	4-18
28	Interest Type Indicator		1	214	AN	4-18
28A	Reserved		16	215-230	AN	4-18
29	Consumer Transaction Type		1	231	AN	4-18
30	Surname	Y	25	232-256	AN	4-19
31	First Name	Y	20	257-276	AN	4-19
32	Middle Name	A	20	277-296	AN	4-19
33	Generation Code	A	1	297	AN	4-19
34	Social Security Number	HR	9	298-306	N	4-20
35	Date of Birth	HR	8	307-314	N	4-20
36	Telephone Number		10	315-324	N	4-20
37	ECOA Code	Y	1	325	AN	4-21
38	Consumer Information Indicator	A	2	326-327	AN	4-22
39	Country Code		2	328-329	AN	4-22
40	First Line of Address	Y	32	330-361	AN	4-23
41	Second Line of Address	A	32	362-393	AN	4-23
42	City	Y	20	394-413	AN	4-23
43	State	Y	2	414-415	AN	4-24
44	Postal/Zip Code	Y	9	416-424	AN	4-24
45	Address Indicator		1	425	AN	4-24
46	Residence Code		1	426	AN	4-24

Total 426

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[1] Required fields: Y = Yes, Field is always required; A = Field is required when applicable to the account being reported; HR = Highly Recommended as this field greatly enhances accuracy in matching to the correct consumer

[2] Recording Technique: AN = Alphanumeric; N = Numeric

[3] Refer to definitions for field descriptions.

Record Layouts

J1 Segment
Associated Consumer — Same Address

FIELD	FIELD NAME	REQUIRED[1]	LENGTH	POSITION	RECORDING TECHNIQUE[2]	DESCRIPTION PAGE NUMBER[3]
1	Segment Identifier	Y	2	1-2	AN	4-25
2	Consumer Transaction Type		1	3	AN	4-25
3	Surname	Y	25	4-28	AN	4-25
4	First Name	Y	20	29-48	AN	4-26
5	Middle Name	A	20	49-68	AN	4-26
6	Generation Code	A	1	69	AN	4-26
7	Social Security Number	HR	9	70-78	N	4-26
8	Date of Birth	HR	8	79-86	N	4-26
9	Telephone Number		10	87-96	N	4-27
10	ECOA Code	Y	1	97	AN	4-27
11	Consumer Information Indicator	A	2	98-99	AN	4-28
12	Reserved		1	100	AN	4-28

Total 100

[1] Required fields: Y = Yes, Field is always required; A = Field is required when applicable to the account being reported; HR = Highly Recommended as this field greatly enhances accuracy in matching to the correct consumer
[2] Recording Technique: AN = Alphanumeric; N = Numeric
[3] Refer to definitions for field descriptions.

Record Layouts

J2 Segment
Associated Consumer — Different Address

FIELD	FIELD NAME	REQUIRED[1]	LENGTH	POSITION	RECORDING TECHNIQUE[2]	DESCRIPTION PAGE NUMBER[3]
1	Segment Identifier	Y	2	1-2	AN	4-29
2	Consumer Transaction Type		1	3	AN	4-29
3	Surname	Y	25	4-28	AN	4-29
4	First Name	Y	20	29-48	AN	4-30
5	Middle Name	A	20	49-68	AN	4-30
6	Generation Code	A	1	69	AN	4-30
7	Social Security Number	HR	9	70-78	N	4-30
8	Date of Birth	HR	8	79-86	N	4-30
9	Telephone Number		10	87-96	N	4-31
10	ECOA Code	Y	1	97	AN	4-31
11	Consumer Information Indicator	A	2	98-99	AN	4-32
12	Country Code		2	100-101	AN	4-32
13	First Line of Address	Y	32	102-133	AN	4-33
14	Second Line of Address	A	32	134-165	AN	4-33
15	City	Y	20	166-185	AN	4-33
16	State	Y	2	186-187	AN	4-34
17	Postal/Zip Code	Y	9	188-196	AN	4-34
18	Address Indicator		1	197	AN	4-34
19	Residence Code		1	198	AN	4-34
20	Reserved		2	199-200	AN	4-34

Total 200

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[1] Required fields: Y = Yes, Field is always required; A = Field is required when applicable to the account being reported; HR = Highly Recommended as this field greatly enhances accuracy in matching to the correct consumer
[2] Recording Technique: AN = Alphanumeric; N = Numeric
[3] Refer to definitions for field descriptions.

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Record Layouts

K1 Segment
Original Creditor Name

FIELD	FIELD NAME	REQUIRED[1]	LENGTH	POSITION	RECORDING TECHNIQUE[2]	DESCRIPTION PAGE NUMBER[3]
1	Segment Identifier	Y	2	1-2	AN	4-35
2	Original Creditor Name	Y	30	3-32	AN	4-35
3	Creditor Classification	F	2	33-34	N	4-36

Total 34

K2 Segment
Purchased Portfolio/Sold To

FIELD	FIELD NAME	REQUIRED[1]	LENGTH	POSITION	RECORDING TECHNIQUE[2]	DESCRIPTION PAGE NUMBER[3]
1	Segment Identifier	Y	2	1-2	AN	4-37
2	Portfolio Indicator	Y	1	3	N	4-37
3	Purchased Portfolio or Sold To Name	Y	30	4-33	AN	4-37
4	Reserved		1	34	AN	4-37

Total 34

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[1] Required fields: Y = Yes, Field is always required; F = Field is required when reporting medical debts.
[2] Recording Technique: AN = Alphanumeric; N = Numeric
[3] Refer to definitions for field descriptions.

Record Layouts

K3 Segment
Mortgage Information

FIELD	FIELD NAME	REQUIRED[1]	LENGTH	POSITION	RECORDING TECHNIQUE[2]	DESCRIPTION PAGE NUMBER[3]
1	Segment Identifier	Y	2	1-2	AN	4-38
2	Agency Identifier	A	2	3-4	N	4-38
3	Account Number	A	18	5-22	AN	4-38
4	Mortgage Identification Number		18	23-40	AN	4-38

Total 40

K4 Segment
Specialized Payment Information

FIELD	FIELD NAME	REQUIRED[1]	LENGTH	POSITION	RECORDING TECHNIQUE[2]	DESCRIPTION PAGE NUMBER[3]
1	Segment Identifier	Y	2	1-2	AN	4-39
2	Specialized Payment Indicator	Y	2	3-4	N	4-39
3	Deferred Payment Start Date	A	8	5-12	N	4-39
4	Balloon Payment Due Date	A	8	13-20	N	4-39
5	Balloon Payment Amount	A	9	21-29	N	4-39
6	Reserved		1	30	AN	4-39

Total 30

[1] Required fields: Y = Yes, Field is always required; A = Field is required when applicable to the account being reported.
[2] Recording Technique: AN = Alphanumeric; N = Numeric
[3] Refer to definitions for field descriptions.

Record Layouts

L1 Segment
Account Number/Identification Number Change

FIELD	FIELD NAME	REQUIRED[1]	LENGTH	POSITION	RECORDING TECHNIQUE[2]	DESCRIPTION PAGE NUMBER[3]
1	Segment Identifier	Y	2	1-2	AN	4-40
2	Change Indicator	Y	1	3	N	4-40
3	New Consumer Account Number	A	30	4-33	AN	4-40
4	New Identification Number	A	20	34-53	AN	4-41
5	Reserved		1	54	AN	4-41

Total 54

N1 Segment
Employment

FIELD	FIELD NAME	REQUIRED[1]	LENGTH	POSITION	RECORDING TECHNIQUE[2]	DESCRIPTION PAGE NUMBER[3]
1	Segment Identifier	Y	2	1-2	AN	4-42
2	Employer Name	Y	30	3-32	AN	4-42
3	First Line of Employer Address		32	33-64	AN	4-42
4	Second Line of Employer Address		32	65-96	AN	4-42
5	Employer City		20	97-116	AN	4-42
6	Employer State		2	117-118	AN	4-42
7	Employer Postal/Zip Code		9	119-127	AN	4-42
8	Occupation	A	18	128-145	AN	4-43
9	Reserved		1	146	AN	4-43

Total 146

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[1] Required fields: Y = Yes, Field is always required; A = Field is required when applicable to the account being reported.
[2] Recording Technique: AN = Alphanumeric; N = Numeric
[3] Refer to definitions for field descriptions.

Record Layouts

Trailer Record — Character Format

FIELD	FIELD NAME	REQUIRED[1]	LENGTH	POSITION	RECORDING TECHNIQUE[2]	DESCRIPTION PAGE NUMBER[3]
1	Record Descriptor Word (RDW)	Y	4	1-4	N	4-44
2	Record Identifier	Y	7	5-11	AN	4-44
3	Total Base Records	Y	9	12-20	N	4-44
4	Reserved		9	21-29	AN	4-44
5	Total of Status Code DF		9	30-38	N	4-44
6	Total Associated Consumer Segments (J1)	A	9	39-47	N	4-44
7	Total Associated Consumer Segments (J2)	A	9	48-56	N	4-44
8	Block Count	Y	9	57-65	N	4-44
9	Total of Status Code DA		9	66-74	N	4-44
10	Total of Status Code 05		9	75-83	N	4-44
11	Total of Status Code 11		9	84-92	N	4-44
12	Total of Status Code 13		9	93-101	N	4-45
13	Total of Status Code 61		9	102-110	N	4-45
14	Total of Status Code 62		9	111-119	N	4-45
15	Total of Status Code 63		9	120-128	N	4-45
16	Total of Status Code 64		9	129-137	N	4-45
17	Total of Status Code 65		9	138-146	N	4-45
18	Total of Status Code 71		9	147-155	N	4-45
19	Total of Status Code 78		9	156-164	N	4-45
20	Total of Status Code 80		9	165-173	N	4-45
21	Total of Status Code 82		9	174-182	N	4-45
22	Total of Status Code 83		9	183-191	N	4-45
23	Total of Status Code 84		9	192-200	N	4-45
24	Total of Status Code 88		9	201-209	N	4-45
25	Total of Status Code 89		9	210-218	N	4-46
26	Total of Status Code 93		9	219-227	N	4-46
27	Total of Status Code 94		9	228-236	N	4-46
28	Total of Status Code 95		9	237-245	N	4-46

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[1] Required fields: Y = Yes, Field is always required; A = Field is required when applicable to the file being reported.
[2] Recording Technique: AN = Alphanumeric; N = Numeric
[3] Refer to definitions for field descriptions.

Record Layouts

Trailer Record — Character Format

FIELD	FIELD NAME	REQUIRED[1]	LENGTH	POSITION	RECORDING TECHNIQUE[2]	DESCRIPTION PAGE NUMBER[3]
29	Total of Status Code 96		9	246-254	N	4-46
30	Total of Status Code 97		9	255-263	N	4-46
31	Total of ECOA Code Z (All Segments)		9	264-272	N	4-46
32	Total Employment Segments		9	273-281	N	4-46
33	Total Original Creditor Segments		9	282-290	N	4-46
34	Total Purchased From/Sold To Segments		9	291-299	N	4-46
35	Total Mortgage Information Segments		9	300-308	N	4-46
36	Total Specialized Payment Information Segments		9	309-317	N	4-46
37	Total Change Segments		9	318-326	N	4-46
38	Total Social Security Numbers (All Segments)		9	327-335	N	4-47
39	Total Social Security Numbers (Base Segments)		9	336-344	N	4-47
40	Total Social Security Numbers (J1 Segments)		9	345-353	N	4-47
41	Total Social Security Numbers (J2 Segments)		9	354-362	N	4-47
42	Total Dates of Birth (All Segments)		9	363-371	N	4-47
43	Total Dates of Birth (Base Segments)		9	372-380	N	4-47
44	Total Dates of Birth (J1 Segments)		9	381-389	N	4-47
45	Total Dates of Birth (J2 Segments)		9	390-398	N	4-47
46	Total Telephone Numbers (All Segments)		9	399-407	N	4-47
47	Reserved		19	408-426	AN	4-47

Total
426

[1] Required fields: Y = Yes, Field is always required; A = Field is required when applicable to the file being reported.
[2] Recording Technique: AN = Alphanumeric; N = Numeric
[3] Refer to definitions for field descriptions.

Record Layouts

Header Record — Packed Format

FIELD	FIELD NAME	REQUIRED[1]	LENGTH	POSITION	RECORDING TECHNIQUE[2]	DESCRIPTION PAGE NUMBER[3]
0	Block Descriptor Word (BDW)	Y	4	1-4	B	4-1
1	Record Descriptor Word (RDW)	Y	4	1-4	B	4-1
2	Record Identifier	Y	6	5-10	AN	4-1
3	Cycle Number	A	2	11-12	AN	4-2
4	Innovis Program Identifier	A	10	13-22	AN	4-2
5	Equifax Program Identifier	A	10	23-32	AN	4-2
6	Experian Program Identifier	A	5	33-37	AN	4-2
7	TransUnion Program Identifier	A	10	38-47	AN	4-2
8	Activity Date	Y	8	48-55	N	4-2
9	Date Created	Y	8	56-63	N	4-2
10	Program Date		8	64-71	N	4-2
11	Program Revision Date		8	72-79	N	4-3
12	Reporter Name	Y	40	80-119	AN	4-3
13	Reporter Address	Y	96	120-215	AN	4-3
14	Reporter Telephone Number		10	216-225	N	4-3
15	Software Vendor Name	A	40	226-265	AN	4-3
16	Software Version Number	A	5	266-270	AN	4-3
17	MicroBilt/PRBC Program Identifier	A	10	271-280	AN	4-3
18	Reserved		86	281-366	AN	4-3

Total 366

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[1] Required Fields: Y = Yes, Field is always required; A = Field is required when applicable to the file being reported.
[2] Recording Technique: AN = Alphanumeric; B = Binary; N = Numeric
[3] Refer to definitions for field descriptions.

Record Layouts

366 Base Segment — Packed Format

FIELD	FIELD NAME	REQUIRED[1]	LENGTH	POSITION	RECORDING TECHNIQUE[2]	DESCRIPTION PAGE NUMBER[3]
0	Block Descriptor Word (BDW)	Y	4	1-4	B	4-4
1	Record Descriptor Word (RDW)	Y	4	1-4	B	4-4
2	Processing Indicator		1	5	N	4-4
3	Time Stamp		8	6-13	P	4-5
4	Correction Indicator		1	14	N	4-5
5	Identification Number	Y	20	15-34	AN	4-6
6	Cycle Identifier	A	2	35-36	AN	4-6
7	Consumer Account Number	Y	30	37-66	AN	4-6
8	Portfolio Type	Y	1	67	AN	4-7
9	Account Type	Y	2	68-69	AN	4-7
10	Date Opened	Y	5	70-74	P	4-7
11	Credit Limit	A	5	75-79	P	4-8
12	Highest Credit or Original Loan Amount	Y	5	80-84	P	4-8
13	Terms Duration	Y	3	85-87	AN	4-9
14	Terms Frequency	A	1	88	AN	4-9
15	Scheduled Monthly Payment Amount	A	5	89-93	P	4-10
16	Actual Payment Amount	A	5	94-98	P	4-10
17A	Account Status	Y	2	99-100	AN	4-11
17B	Payment Rating	A	1	101	AN	4-11
18	Payment History Profile	Y	24	102-125	AN	4-12
19	Special Comment	A	2	126-127	AN	4-13
20	Compliance Condition Code	A	2	128-129	AN	4-14
21	Current Balance	Y	5	130-134	P	4-15
22	Amount Past Due	A	5	135-139	P	4-15

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[1] Required Fields: Y = Yes, Field is always required; A = Field is required when applicable to the account being reported.
[2] Recording Technique: AN = Alphanumeric; B = Binary; N = Numeric; P = Packed
[3] Refer to definitions for field descriptions.

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Record Layouts

366 Base Segment — Packed Format

FIELD	FIELD NAME	REQUIRED[1]	LENGTH	POSITION	RECORDING TECHNIQUE[2]	DESCRIPTION PAGE NUMBER[3]
23	Original Charge-off Amount	A	5	140-144	P	4-15
24	Date of Account Information	Y	5	145-149	P	4-16
25	FCRA Compliance/Date of First Delinquency	A	5	150-154	P	4-17
26	Date Closed	A	5	155-159	P	4-18
27	Date of Last Payment	A	5	160-164	P	4-18
28	Interest Type Indicator		1	165	AN	4-18
28A	Reserved		16	166-181	AN	4-18
29	Consumer Transaction Type		1	182	AN	4-18
30	Surname	Y	25	183-207	AN	4-19
31	First Name	Y	20	208-227	AN	4-19
32	Middle Name	A	20	228-247	AN	4-19
33	Generation Code	A	1	248	AN	4-19
34	Social Security Number	HR	5	249-253	P	4-20
35	Date of Birth	HR	5	254-258	P	4-20
36	Telephone Number		6	259-264	P	4-20
37	ECOA Code	Y	1	265	AN	4-21
38	Consumer Information Indicator	A	2	266-267	AN	4-22
39	Country Code		2	268-269	AN	4-22
40	First Line of Address	Y	32	270-301	AN	4-23
41	Second Line of Address	A	32	302-333	AN	4-23
42	City	Y	20	334-353	AN	4-23
43	State	Y	2	354-355	AN	4-24
44	Postal/Zip Code	Y	9	356-364	AN	4-24
45	Address Indicator		1	365	AN	4-24
46	Residence Code		1	366	AN	4-24

Total 366

[1] Required Fields: Y = Yes, Field is always required; A = Field is required when applicable to the account being reported; HR = Highly Recommended as this field greatly enhances accuracy in matching to the correct consumer
[2] Recording Technique: AN = Alphanumeric; P = Packed
[3] Refer to definitions for field descriptions.

Record Layouts

Trailer Record — Packed Format

FIELD	FIELD NAME	REQUIRED[1]	LENGTH	POSITION	RECORDING TECHNIQUE[2]	DESCRIPTION PAGE NUMBER[3]
1	Record Descriptor Word (RDW)	Y	4	1-4	B	4-44
2	Record Identifier	Y	7	5-11	AN	4-44
3	Total Base Records	Y	5	12-16	P	4-44
4	Reserved		5	17-21	AN	4-44
5	Total of Status Code DF		5	22-26	P	4-44
6	Total Associated Consumer Segments (J1)	A	5	27-31	P	4-44
7	Total Associated Consumer Segments (J2)	A	5	32-36	P	4-44
8	Block Count	Y	5	37-41	P	4-44
9	Total of Status Code DA		5	42-46	P	4-44
10	Total of Status Code 05		5	47-51	P	4-44
11	Total of Status Code 11		5	52-56	P	4-44
12	Total of Status Code 13		5	57-61	P	4-45
13	Total of Status Code 61		5	62-66	P	4-45
14	Total of Status Code 62		5	67-71	P	4-45
15	Total of Status Code 63		5	72-76	P	4-45
16	Total of Status Code 64		5	77-81	P	4-45
17	Total of Status Code 65		5	82-86	P	4-45
18	Total of Status Code 71		5	87-91	P	4-45
19	Total of Status Code 78		5	92-96	P	4-45
20	Total of Status Code 80		5	97-101	P	4-45
21	Total of Status Code 82		5	102-106	P	4-45
22	Total of Status Code 83		5	107-111	P	4-45
23	Total of Status Code 84		5	112-116	P	4-45
24	Total of Status Code 88		5	117-121	P	4-45
25	Total of Status Code 89		5	122-126	P	4-46
26	Total of Status Code 93		5	127-131	P	4-46
27	Total of Status Code 94		5	132-136	P	4-46

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[1] Required fields: Y = Yes, Field is always required; A = Field is required when applicable to the file being reported.
[2] Recording Technique: AN = Alphanumeric; B = Binary; P = Packed
[3] Refer to definitions for field descriptions.

Record Layouts

Trailer Record — Packed Format

FIELD	FIELD NAME	REQUIRED[1]	LENGTH	POSITION	RECORDING TECHNIQUE[2]	DESCRIPTION PAGE NUMBER[3]
28	Total of Status Code 95		5	137-141	P	4-46
29	Total of Status Code 96		5	142-146	P	4-46
30	Total of Status Code 97		5	147-151	P	4-46
31	Total of ECOA Code Z (All Segments)		5	152-156	P	4-46
32	Total Employment Segments		5	157-161	P	4-46
33	Total Original Creditor Segments		5	162-166	P	4-46
34	Total Purchased From/Sold To Segments		5	167-171	P	4-46
35	Total Mortgage Information Segments		5	172-176	P	4-46
36	Total Specialized Payment Information Segments		5	177-181	P	4-46
37	Total Change Segments		5	182-186	P	4-46
38	Total Social Security Numbers (All Segments)		5	187-191	P	4-47
39	Total Social Security Numbers (Base Segments)		5	192-196	P	4-47
40	Total Social Security Numbers (J1 Segments)		5	197-201	P	4-47
41	Total Social Security Numbers (J2 Segments)		5	202-206	P	4-47
42	Total Dates of Birth (All Segments)		5	207-211	P	4-47
43	Total Dates of Birth (Base Segments)		5	212-216	P	4-47
44	Total Dates of Birth (J1 Segments)		5	217-221	P	4-47
45	Total Dates of Birth (J2 Segments)		5	222-226	P	4-47
46	Total Telephone Numbers (All Segments)		5	227-231	P	4-47
47	Reserved		135	232-366	AN	4-47

Total
366

[1] Required fields: Y = Yes, Field is always required; A = Field is required when applicable to the file being reported.
[2] Recording Technique: AN = Alphanumeric; P = Packed
[3] Refer to definitions for field descriptions.

Field Definitions

Header Record

The Header Record must be the first record provided and includes information necessary to identify the reporter.

FIELD	FIELD NAME & DESCRIPTION	426 Character Format[1]		
		Length	Position	Recording Technique
0	**Block Descriptor Word (BDW)** Contains a value equal to the length of the block of data and must be reported when using the packed format or when reporting variable length records. This value includes the four bytes reserved for this field. Report the standard IBM variable record length conventions. *This field is not required when reporting fixed length, fixed block records.	4	1-4 of each block of data*	N
1	**Record Descriptor Word (RDW)** Contains a value equal to the length of the physical record. This value includes the four bytes reserved for this field. The recording technique is Numeric for the 426 format and Binary for the 366 format. • Numeric: The entire four bytes are used. Example: F0F4F2F6. • Binary: The hexadecimal value should be in the first two bytes of the field and the last two bytes should contain binary zeros. Example: 016E0000. If fixed-length records are being reported, the Header Record should be the same length as all the data records. The Header Record should be padded with blanks to fill the needed number of positions.	4	1-4 of each physical record	N
2	**Record Identifier** Contains a constant of **HEADER,** which is used to identify this record.	6	5-10	AN

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[1] For 366 Packed Format specifications, refer to the Record Layouts section of the Metro 2® Format module.

Field Definitions

Header Record

FIELD	FIELD NAME & DESCRIPTION	426 Character Format		
		Length	Position	Recording Technique
3	**Cycle Number** Contains the cycle number for the information being reported, if reporting by cycles. If data contains more than one cycle, report the first cycle number found on the data.	2	11-12	AN
4	**Innovis Program Identifier** Contains a unique identification number assigned by this consumer reporting agency.	10	13-22	AN
5	**Equifax Program Identifier** Contains a unique identification number assigned by this consumer reporting agency.	10	23-32	AN
6	**Experian Program Identifier** Contains a unique identification number assigned by this consumer reporting agency.	5	33-37	AN
7	**TransUnion Program Identifier** Contains a unique identification number assigned by this consumer reporting agency.	10	38-47	AN
8	**Activity Date** Signifies date of most recent update to accounts. If accounts are updated on different dates, use most recent. Format is MMDDYYYY.	8	48-55	N
9	**Date Created** Contains the date the media was generated. Format is MMDDYYYY.	8	56-63	N
10	**Program Date** Contains the date your reporting format was developed. Format is MMDDYYYY. If the day is not available, use 01.	8	64-71	N

Field Definitions

Header Record

FIELD	FIELD NAME & DESCRIPTION	426 Character Format		
		Length	Position	Recording Technique
11	**Program Revision Date** Contains the last date your reporting format was revised. Format is MMDDYYYY. If the day is not available, use 01.	8	72-79	N
12	**Reporter Name** Contains the name of the processing company sending the data; i.e., data furnisher or processor. If multiple Header Records are provided, the Reporter Name on the second and subsequent Headers may be repeated or blank filled.	40	80-119	AN
13	**Reporter Address** Contains the complete mailing address of the processing company; i.e., street address, city, state and zip code.	96	120-215	AN
14	**Reporter Telephone Number** Contains the telephone number (Area Code + number) of the company sending the data; i.e., data furnisher or processor.	10	216-225	N
15	**Software Vendor Name** Contains the name of the software vendor that provided the Metro 2® Format software.	40	226-265	AN
16	**Software Version Number** Contains the version number of the Metro 2® Format software.	5	266-270	AN
17	**MicroBilt/PRBC Program Identifier** Contains a unique identification number assigned by this consumer reporting agency.	10	271-280	AN
18	**Reserved** Blank fill.	146	281-426	AN

Field Definitions

Base Segment

This section describes each data element in the Base Segment, which is used to report the primary consumer's identification information and the account transactional information.

FIELD	FIELD NAME & DESCRIPTION	426 Character Format[1]		
		Length	Position	Recording Technique
0	**Block Descriptor Word (BDW)** Contains a value equal to the length of the block of data and must be reported when using the packed format or when reporting variable length records. This value includes the four bytes reserved for this field. Report the standard IBM variable record length conventions. *This field is not required when reporting fixed length, fixed block records.	4	1-4 of each block of data*	N
1	**Record Descriptor Word (RDW)** Contains a value equal to the length of the physical record. This value includes the four bytes reserved for this field. The length of each segment should be included in the RDW. For example: Base Segment= 426 J2 Segment = 200 K1 Segment = 34 RDW = 0660 For fixed block, the RDW will remain the same for each record. For variable block, the RDW will change depending on the size of each record.	4	1-4 of each physical record	N
2	**Processing Indicator** Report a constant of **1**.	1	5	N

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[1] For 366 Packed Format specifications, refer to the Record Layouts section of the Metro 2® Format module.

Field Definitions

Base Segment

FIELD	FIELD NAME & DESCRIPTION	426 Character Format		
		Length	Position	Recording Technique
3	**Time Stamp** Contains date and time of actual account information update. Format for packed date is 0MMDDYYYYHHMMSSs — where s is the sign. Format is MMDDYYYYHHMMSS for character date.	14	6-19	N
4	**Correction Indicator** Used to replace the most recently reported update for the same reporting time period. Values available: 0 = Not a replacement update (normal update) 1 = Replacement update (correction) • Only the records to be corrected should be reported on the media with this indicator set to **1**. • Do not mix normal updates (value 0) with replacement updates (value 1) on the same media. • Must receive corrected media prior to the next reporting period. • The Date of Account Information must be equal to the previously-reported Date of Account Information for matching purposes. • If being reported for the first time, contact the Consumer Reporting Agencies. Example: If data is generated on 09/01/2014 for Date of Account Information 08/30/2014, and a record is later found to contain incorrect Special Comments, a correction update can be included the next time data is reported. If the data is then generated on 09/10/2014, the corrected record must be reported using the original Date of Account Information of 08/30/2014 and the corrected Special Comment. The Correction Indicator would be set to **1**.	1	20	N

Field Definitions

Base Segment

FIELD	FIELD NAME & DESCRIPTION	426 Character Format		
		Length	Position	Recording Technique
5	**Identification Number** Used to uniquely identify a data furnisher. Report your internal code to identify each branch, office, and/or credit central where information is verified. For accounts reported by servicers, the Identification Number should refer to the current holder of the note. This number must be unique and at least 5 digits long. Entire field should *never* be zero, blank or 9 filled. **This field must be consistent on a month-to-month basis to avoid duplication of information. Notify consumer reporting agencies before adding, deleting, or changing the identifiers in this field.**	20	21-40	AN
6	**Cycle Identifier** Report the internal cycle code for this account. Field is required if reporting by cycles; otherwise blank fill.	2	41-42	AN
7	**Consumer Account Number** Report the individual's complete and unique account number as extracted from your file. Do not include embedded blanks or special characters. **Do not report the Social Security Number, in whole or in part, within the Consumer Account Number.** Account number scrambling and encryption methods for security purposes are permitted. Contact your local consumer reporting agency for information regarding the Metro 2® scrambling techniques.	30	43-72	AN

Field Definitions

Base Segment

FIELD	FIELD NAME & DESCRIPTION	426 Character Format		
		Length	Position	Recording Technique
8	**Portfolio Type** Contains the one-character abbreviation for type of portfolio. Values available: C = Line of Credit I = Installment M = Mortgage O = Open R = Revolving Refer to the Glossary of Terms for definitions of each Portfolio Type.	1	73	AN
9	**Account Type** Report the specific code that identifies the account classification. Exhibit 1 provides a numeric listing of type codes that specify industry usage, and Exhibit 2 provides an alphabetic listing of type codes within their corresponding Portfolio Types.	2	74-75	AN
10	**Date Opened** Report the date the account was originally opened. Retain the original Date Opened regardless of future activity, such as transfer, refinance, lost or stolen card, etc. Valid Dates Opened must be reported – field cannot be zero or blank filled, nor contain a date in the future. For companies who report returned checks, such as collection agencies, report the date of the check. Format for character date is MMDDYYYY. Format for packed date is 0MMDDYYYYs — where s is the sign. If the day is not available, use 01.	8	76-83	N

Field Definitions

Base Segment

FIELD	FIELD NAME & DESCRIPTION	426 Character Format		
		Length	Position	Recording Technique
11	**Credit Limit** Report the following values in whole dollars only: Line of Credit = Assigned credit limit* Installment = Zero fill Mortgage = Zero fill Open = Assigned credit limit*, if applicable; otherwise, zero fill Revolving = Assigned credit limit* * For closed accounts, continue to report the last assigned credit limit.	9	84-92	N
12	**Highest Credit or Original Loan Amount** Report the following values in whole dollars only: Line of Credit = Highest balance ever attained Installment = Original amount of the loan excluding interest payments Mortgage = Original amount of the loan excluding interest payments Open = Highest balance ever attained Revolving = Highest balance ever attained For companies who report returned checks, such as collection agencies, report the original amount of the check, excluding fees and interest.	9	93-101	N

Field Definitions

Base Segment

FIELD	FIELD NAME & DESCRIPTION	426 Character Format		
		Length	Position	Recording Technique
13	**Terms Duration** Contains the duration of credit extended. Line of Credit = Constant of **LOC** Installment = Number of months Mortgage = Number of years Open = Constant of **001** *One payment as scheduled* Revolving = Constant of **REV** Exhibit 3 provides the calculations necessary to convert Terms Duration to monthly.	3	102-104	AN
14	**Terms Frequency** Report the frequency for payments due. Values available: D = Deferred (Refer to Note) P = Single Payment Loan W = Weekly B = Biweekly E = Semimonthly M = Monthly L = Bimonthly Q = Quarterly T = Tri-annually S = Semiannually Y = Annually Exhibit 3 provides definitions of the Terms Frequency Codes. **Note: When reporting Deferred loans, report the Deferred Payment Start Date in the K4 Segment.**	1	105	AN

Field Definitions

Base Segment

FIELD	FIELD NAME & DESCRIPTION	426 Character Format		
		Length	Position	Recording Technique
15	**Scheduled Monthly Payment Amount** Report the dollar amount of the scheduled monthly payment due for this reporting period, whether principal, interest only or a combination of the two. Report in whole dollars only. When the account is paid in full, the Scheduled Monthly Payment Amount should be zero filled. Line of Credit = Minimum amount due based on balance, not including any amounts past due Installment = Regular monthly payment Mortgage = Regular monthly payment, including the principal, interest, and escrow due this month Open = Zero fill Revolving = Minimum amount due based on balance, not including any amounts past due Exhibit 3 provides the calculations necessary to convert payment amounts to monthly.	9	106-114	N
16	**Actual Payment Amount** Report the dollar amount of the monthly payment actually received for this reporting period in whole dollars only. If multiple payments are made during the reporting period, the total amount should be reported.	9	115-123	N

Field Definitions

Base Segment

FIELD	FIELD NAME & DESCRIPTION	426 Character Format		
		Length	Position	Recording Technique
17A	**Account Status** Contains the status code that properly identifies the current condition of the account as of the Date of Account Information (Field 24). Exhibit 4 provides a description of these codes. The Payment Rating (Field 17B) must also be reported when the Account Status Code is 05, 13, 65, 88, 89, 94, or 95. Special Comments (Field 19) may be used in conjunction with the Account Status to further define the account. For examples of how Account Statuses, Payment Ratings and Special Comments interact, refer to Frequently Asked Question 12.	2	124-125	AN
17B	**Payment Rating** When the Account Status (Field 17A) contains 05, 13, 65, 88, 89, 94 or 95, this field must also be reported. The Payment Rating must be blank filled for all other Account Status Codes. The Payment Rating contains a code that properly identifies whether the account is current, past due, in collections or charged off *within the activity period being reported.* Values available: 0 = Current account (0–29 days past the due date) 1 = 30-59 days past the due date 2 = 60-89 days past the due date 3 = 90-119 days past the due date 4 = 120-149 days past the due date 5 = 150-179 days past the due date 6 = 180 or more days past the due date G = Collection L = Charge-off For example, if the account was paid on September 22, 2014, but the consumer was 30 days past the due date on September 10, 2014 prior to paying the account, report Account Status Code = 13 and Payment Rating = 1.	1	126	AN

Field Definitions

Base Segment

FIELD	FIELD NAME & DESCRIPTION	426 Character Format		
		Length	Position	Recording Technique
18	**Payment History Profile** Contains up to 24 months of consecutive payment activity for the previous 24 months prior to the Date of Account Information (Field 24) being reported. Report one month's payment record in each byte from the left to right in most recent to least recent order. The first byte should represent the previous month's Account Status Code. Values available: 0 = 0 payments past due (current account) 1 = 30 - 59 days past due date 2 = 60 - 89 days past due date 3 = 90 - 119 days past due date 4 = 120 - 149 days past due date 5 = 150 - 179 days past due date 6 = 180 or more days past due date B = No payment history available prior to this time – either because the account was not open or because the payment history cannot be furnished. A "B" may not be embedded within other values. D = No payment history available this month. "D" may be embedded in the payment pattern. E = Zero balance and current account (Applies to Credit Cards and Lines of Credit) G = Collection H = Foreclosure Completed J = Voluntary Surrender K = Repossession L = Charge-off **No other values are acceptable in this field.** If a full 24 months of history are not available for reporting, the ending positions of this field should be filled with Bs. The Payment History Profile is intended to be used to report **monthly** history, regardless of the Terms Frequency. Reporting of the Payment History Profile provides a method for automated correction of erroneously reported history. Exhibit 5 provides examples of reporting payment history. **For important information:** • Paid accounts - refer to Frequently Asked Question 41. • First-time reporters - refer to Frequently Asked Question 24.	24	127-150	AN

Field Definitions

Base Segment

FIELD	FIELD NAME & DESCRIPTION	426 Character Format		
		Length	Position	Recording Technique
19	**Special Comment** Used in conjunction with Account Status (Field 17A) and Payment Rating (Field 17B) to further define the account (e.g., closed accounts or adjustments pending). The Special Comment Code must be reported each month as long as the condition applies. If more than one Special Comment applies to an account, it is the data furnisher's decision to report the comment that is deemed most important from a business perspective for the current reporting period. If no Special Comment is applicable, blank fill. Exhibit 6 provides a list of available comments by category within Portfolio Type and Exhibit 7 provides a list of codes in alphabetical sequence. Both exhibits include definitions and usage guidelines. For examples of how Account Statuses, Payment Ratings and Special Comments interact, refer to Frequently Asked Question 12.	2	151-152	AN

Base Segment

FIELD	FIELD NAME & DESCRIPTION	426 Character Format		
		Length	Position	Recording Technique
20	**Compliance Condition Code** Allows the reporting of a condition that is required for legal compliance; e.g., according to the Fair Credit Reporting Act (FCRA) or Fair Credit Billing Act (FCBA). This condition may refer to accounts closed at consumer's request, accounts in dispute under FCRA or accounts in dispute under FCBA. The code should be reported one time and will remain on file until another Compliance Condition Code or the **XR** (Removal value) is reported. As an option, the code may be reported each month as long as the condition applies. **Regardless of the method of reporting, the code will be deleted *only* when another Compliance Condition Code or the XR (Removal value) is reported.** Exhibit 8 provides a list of Compliance Condition Codes and examples that demonstrate how to report these codes. For questions about the use of Compliance Condition Codes or how long to report them, data furnishers should consult with their internal Legal counsel or Compliance area. **Note: When converting from Metro™ to Metro 2®, it is necessary to report the applicable Compliance Condition Code on your first Metro 2® submission, even if you had reported this information through a Special Comment on your last Metro™ submission.**	2	153-154	AN

Field Definitions

Base Segment

FIELD	FIELD NAME & DESCRIPTION	426 Character Format		
		Length	Position	Recording Technique
21	**Current Balance** Report the total current balance owed on the account as of the Date of Account Information. The Current Balance should contain the principal balance including Balloon Payment Amounts (when applicable), as well as interest currently due, late charges and fees due this month; and for mortgage accounts, it should also include the escrow amount currently due. The Current Balance should **not** include <u>future</u> interest, escrow, fees or insurance payments. This amount, which should be reported in whole dollars only, may increase or decline from month to month. Credit balances (negative balances) should be reported as zero.	9	155-163	N
22	**Amount Past Due** Report the total amount of payments that are 30 days or more past due in whole dollars only. This field should include late charges and fees, if applicable. **Do not include current amount due in this field.** **Note: If the Account Status is current (Status Code 11), this field should be zero.**	9	164-172	N
23	**Original Charge-off Amount** For Status Codes 64 and 97 (all portfolio types), report the original amount charged to loss, regardless of the declining balance. Report whole dollars only. If payments are received from the consumer, report the outstanding balance in the Current Balance and Amount Past Due fields.	9	173-181	N

Field Definitions

Base Segment

FIELD	FIELD NAME & DESCRIPTION	426 Character Format		
		Length	Position	Recording Technique
24	**Date of Account Information** All account information in the Base Segment, such as Account Status and Current Balance, must be reported *as of* the date in this field. For Account Status Codes 11, 71, 78, 80, 82-84, 88, 89, 93-97, DA and DF, report the current month's date. • **Cycle Reporters** – Report the date of the current month's billing cycle. ***This method is preferred to facilitate accurate and timely reporting of account information.*** • **Monthly Reporters** – Report the date of the most recent update to accounts, such as mid-month (08/15/2014) or end of month (08/31/2014). For Account Status Code 05, report the date transferred. For Account Status Codes 13 and 61–65, report the date paid, unless the account was closed due to inactivity; then report the date within the current reporting period when the account was closed to further charges. For accounts reported with bankruptcy Consumer Information Indicators, refer to Frequently Asked Questions 27 and 28 for guidelines on reporting the Date of Account Information. Format for character date is MMDDYYYY. Format for packed date is 0MMDDYYYYs – where s is the sign. **Notes: This date must not reflect a future date.** **For guidelines on reporting paid, closed or inactive accounts, refer to FAQs 39, 40 and 41.**	8	182-189	N

Base Segment

FIELD	FIELD NAME & DESCRIPTION	426 Character Format		
		Length	Position	Recording Technique
25	**FCRA Compliance/Date of First Delinquency** This date is used to ensure compliance with the Fair Credit Reporting Act. Reporting of the Date of First Delinquency is based on the following hierarchy: 1. For Account Status Codes 61-65, 71, 78, 80, 82-84, 88-89 and 93-97, report the date of the first delinquency that led to the status being reported. If a delinquent account becomes current, the Date of First Delinquency should be zero filled. Then if the account goes delinquent again, the Date of First Delinquency starts over with the new first delinquency date. 2. For Account Status Codes 05 and 13, if the Payment Rating is 1, 2, 3, 4, 5, 6, G or L, report the date of the first delinquency that led to the Payment Rating being reported. 3. For Consumer Information Indicators A-H and Z (Bankruptcies), 1A (Personal Receivership) and V-Y (Reaffirmation of Debt Rescinded with Bankruptcy Chapters), if the account is current (Account Status Code 11 or Account Status Code 05 or 13 with Payment Rating 0), report the date of the bankruptcy/personal receivership petition or notification. Even though the account is not delinquent, this date is required for purging purposes. Note that Consumer Information Indicators W, X & Y are obsolete as of September 2010 and may no longer be reported. If none of the conditions listed in the above hierarchy apply, the Date of First Delinquency should be zero filled. Format for character date is MMDDYYYY. Format for packed date is 0MMDDYYYYs — where s is the sign. **Notes:** • **Refer to Exhibit 9 for detailed reporting instructions, examples and excerpts from the Fair Credit Reporting Act.** • **First-time reporters should refer to Frequently Asked Question 24 for important information.**	8	190-197	N

Field Definitions

Base Segment

FIELD	FIELD NAME & DESCRIPTION	426 Character Format		
		Length	Position	Recording Technique
26	**Date Closed** For all portfolio types, contains the date the account was closed to further purchases, paid in full or sold. For Line of Credit, Open or Revolving accounts, there may be a balance due. Format for character date is MMDDYYYY. Format for packed date is 0MMDDYYYYs — where s is the sign. If not applicable, zero fill.	8	198-205	N
27	**Date of Last Payment** Report the date of the most recent consumer payment, whether full or partial payment is made. Format for character date is MMDDYYYY. Format for packed date is 0MMDDYYYYs — where s is the sign. If the day is not available, use 01.	8	206-213	N
28	**Interest Type Indicator** Contains one of the following values that designates the interest type: F = Fixed V = Variable/Adjustable If indicator not available or unknown, blank fill. **Note: Report indicator 'V' for loans where the interest rate will be variable at some point, even if the interest rate starts as fixed.**	1	214	AN
28A	**Reserved** Blank fill.	16	215-230	AN
29	**Consumer Transaction Type** Used to indicate a new record, a new borrower or a change in consumer identification. Values available: 1 = Newly opened account, or new borrower associated with existing account 2 = Name change 3 = Address change 5 = Social Security Number change 6 = Name & Address change 8 = Name & Social Security Number change 9 = Address & Social Security Number change A = Name, Address and/or Social Security Number change If account or borrower is not new, or if no change in consumer information, blank fill.	1	231	AN

Field Definitions

Base Segment

Note: Fields 30 through 46 contain identification information for the primary consumer. For joint accounts where two or more consumers are contractually responsible, the consumer reported in this Base Segment will be considered primary for reporting purposes.

FIELD	FIELD NAME & DESCRIPTION	426 Character Format		
		Length	Position	Recording Technique
30	**Surname** Report the last name of the primary consumer. Titles and prefixes should not be reported. If the surname contains multiple last names, hyphenate the surnames. For example, "Smith-Jones" requires the hyphen. If the surname contains separate words, the hyphen is not required. For example, report "Van Dyke" or "de la Cruz" with a space between each word. If reporting Hispanic names, hyphenate the two surnames: Paternal Name-Maternal Name. The Generation Code should be reported in Field 33. **Notes: Do not report minors. The name fields should not contain messages, such as "Parent of", "Baby", "Daughter", "Child", etc.** **Do not report trustee or estate accounts.**	25	232-256	AN
31	**First Name** Report the first name of the primary consumer. If reporting multiple first names, hyphenate the first names.	20	257-276	AN
32	**Middle Name** Report the middle name or middle initial of the primary consumer, if available. If reporting multiple middle names, hyphenate the middle names.	20	277-296	AN
33	**Generation Code** Used to distinguish Jr., Sr., II, III, etc. If not applicable, blank fill. Values available: J = Junior 3 = III 6 = VI 9 = IX S = Senior 4 = IV 7 = VII 2 = II 5 = V 8 = VIII	1	297	AN

Base Segment

FIELD	FIELD NAME & DESCRIPTION	426 Character Format		
		Length	Position	Recording Technique
34	**Social Security Number** Report the Social Security Number (SSN) of the primary consumer. Report only valid SSNs. Reporting of this information is highly recommended as the Social Security Number greatly enhances accuracy in matching to the correct consumer. If the consumer does not have an SSN or one is not available for reporting, zero- or 9-fill all positions. **Notes:** **Do not report Individual Tax Identification Numbers (ITINs) in this field. ITINs do not prove identity outside the tax system and should not be offered or accepted as identification for non-tax purposes, per the Social Security Administration.** **Do not report Credit Profile Numbers (CPNs) in this field. The CPN should not be used for credit reporting purposes and does not replace the Social Security Number.**	9	298-306	N
35	**Date of Birth** Report the date of birth of the primary consumer. Reporting of this information is highly recommended as the date of birth greatly enhances accuracy in matching to the correct consumer. It is important to report the full Date of Birth, including the month, day and year. If the month and day are not available, use 0101. The four-digit year is required. If not available, zero fill the entire field. Format for character date is MMDDYYYY. Format for packed date is 0MMDDYYYYs — where s is the sign. **Note: Do not report accounts of consumers who are too young to enter into a binding contract.**	8	307-314	N

Field Definitions

Base Segment

FIELD	FIELD NAME & DESCRIPTION	426 Character Format		
		Length	Position	Recording Technique
36	**Telephone Number** Contains the telephone number of the primary consumer (Area Code + 7 digits).	10	315-324	N
37	**ECOA Code** Defines the relationship of the primary consumer to the account and designates the account as joint, individual, etc., in compliance with the Equal Credit Opportunity Act. Exhibit 10 provides a list of ECOA Codes, their definitions and usage. For important information: • Guidelines on reporting consumers who are personally liable for business accounts – refer to Frequently Asked Question 21. • Usage guidelines on ECOA Codes T (Terminated) and Z (Delete Consumer) – refer to Frequently Asked Question 14(b). **Note: Codes 0 (Undesignated), 4 (Joint) and 6 (On-Behalf-Of) are obsolete as of September 2003 and may no longer be reported.**	1	325	AN

Field Definitions

Base Segment

FIELD	FIELD NAME & DESCRIPTION	426 Character Format		
		Length	Position	Recording Technique
38	**Consumer Information Indicator** Contains a value that indicates a special condition of the account that applies to the primary consumer. This special condition may be that a bankruptcy was filed, discharged, dismissed or withdrawn; a debt was reaffirmed; or the consumer cannot be located or is now located. The indicator should be reported one time and will remain on file until another Consumer Information Indicator or a Removal value is reported. As an option, the indicator may be reported each month as long as the condition applies. **Regardless of the method of reporting, the indicator will be deleted** *only* **when another Consumer Information Indicator or a Removal value (Q, S, U) is reported.** Exhibit 11 provides a list of Consumer Information Indicators and examples that demonstrate how to report these codes. For reporting guidelines, refer to Frequently Asked Questions 25 through 32 (bankruptcy) and 61 (personal receivership). **Notes: Do not report a bankruptcy indicator if your account is not included in the bankruptcy.** **When converting from Metro™ to Metro 2®, it is necessary to report the applicable Consumer Information Indicator on your first Metro 2® submission, even if you had reported this information through an Account Status Code or Special Comment Code on your last Metro™ submission.**	2	326-327	AN
39	**Country Code** Contains the standard two-character country abbreviation. Exhibit 12 provides a list of the Country Codes.	2	328-329	AN

Field Definitions

Base Segment

FIELD	FIELD NAME & DESCRIPTION	426 Character Format		
		Length	Position	Recording Technique
40	**First Line of Address** Contains billing/mailing address for the primary consumer. If the consumer has a U.S. address and a foreign address, report the U.S. address. The First Line of Address usually includes street number, direction, street name, and type of thoroughfare. If the billing/mailing address is a PO Box or Rural Route, include Box or Route followed by the number (e.g., PO Box 100). Do not report both a street address and a PO Box. If the billing/mailing address is a private mailbox (PMB), the street address should be reported in the First Line of Address (e.g., 5678 Main Street). The PMB number should be reported in the Second Line of Address (e.g., PMB 1234). As an alternative, the entire address can be reported in the First Line of Address; for example, 5678 Main Street, PMB 1234. Eliminate internal messages such as: "Do not mail", "Attorney", "Charge-off", "Chapter 13", "Fraud", "Trustee", "Estate of", "Care of", "M/R" (Mail Returned), etc. Exhibit 13 provides general rules for address reporting. Do not enter data furnisher's address in this field.	32	330-361	AN
41	**Second Line of Address** Contains second line of address, if needed, such as apartment or unit number, or private mailbox number (PMB). Eliminate internal messages such as: "Do not mail", "Attorney", "Charge-off", "Chapter 13", "Fraud", "Trustee", or "Estate of", "Care of", "M/R" (Mail Returned), etc.	32	362-393	AN
42	**City** Contains city name for address of primary consumer. Truncate rightmost positions if city name is greater than 20 characters or use standard 13-character U.S. Postal Service city abbreviations.	20	394-413	AN

Field Definitions

Base Segment

FIELD	FIELD NAME & DESCRIPTION	426 Character Format		
		Length	Position	Recording Technique
43	**State** Contains the standard U.S. Postal Service state abbreviation for the address of the primary consumer. Exhibit 14 provides a list of State Codes.	2	414-415	AN
44	**Postal/Zip Code** Report the Zip Code of the primary consumer's address. Use entire field if reporting 9-digit zip codes. Otherwise, left-justify and blank fill.	9	416-424	AN
45	**Address Indicator** Contains one of the following values for the address reported in fields 40-44: C = Confirmed/Verified address **Note: Value 'C' enables reporting a confirmed or verified address after receiving an address discrepancy notification from a consumer reporting agency. Report 'C' one time after the address is confirmed.** Y = Known to be address of primary consumer N = Not confirmed address M = Military address S = Secondary Address B = Business address — not consumer's residence U = Non-deliverable address/Returned mail D = Data reporter's default address P = Bill Payer Service — not consumer's residence If indicator not available or unknown, blank fill.	1	425	AN
46	**Residence Code** Contains the one-character residence code of the address reported in fields 40-44. Values available: O = Owns R = Rents If not available or unknown, blank fill.	1	426	AN

Field Definitions

J1 Segment
Associated Consumer—Same Address

The J1 Segment is designed to accommodate the requirements of ECOA and applies when the associated consumer resides at the same address as the individual reported in the Base Segment. This segment must be present each time the account is reported.

Multiple occurrences of the J1 Segment can be appended to the Base Segment.

FIELD	FIELD NAME & DESCRIPTION	426 and 366 FORMATS		
		Length	Position	Recording Technique
1	**Segment Identifier** Contains a constant of **J1**.	2	1-2	AN
2	**Consumer Transaction Type** Used to indicate a new record, a new borrower or a change in consumer identification. Values available: 1 = Newly opened account, or new borrower associated with existing account 2 = Name change 3 = Address change 5 = Social Security Number change 6 = Name & Address change 8 = Name & Social Security Number change 9 = Address & Social Security Number change A = Name, Address and/or Social Security Number change If account or borrower is not new, or if no change in consumer information, blank fill.	1	3	AN
3	**Surname** Report the last name of the associated consumer. Titles and prefixes should not be reported. If the surname contains multiple last names, hyphenate the surnames. For example, "Smith-Jones" requires the hyphen. If the surname contains separate words, the hyphen is not required. For example, report "Van Dyke" or "de la Cruz" with a space between each word. If reporting Hispanic names, hyphenate the two surnames: Paternal Name–Maternal Name. The Generation Code should be reported in Field 6. **Notes: Do not report minors. The name fields should not contain messages, such as "Parent of", "Baby", "Daughter", "Child", etc.** **Do not report trustee or estate accounts.**	25	4-28	AN

Field Definitions

J1 Segment
Associated Consumer—Same Address

FIELD	FIELD NAME & DESCRIPTION	426 and 366 FORMATS		
		Length	Position	Recording Technique
4	**First Name** Report the first name of the associated consumer. If reporting multiple first names, hyphenate the first names.	20	29-48	AN
5	**Middle Name** Report the middle name or middle initial of the associated consumer, if available. If reporting multiple middle names, hyphenate the middle names.	20	49-68	AN
6	**Generation Code** Used to distinguish Junior, Senior, II, III, IV, etc. If not applicable, blank fill. Values available: J = Junior 3 = III 6 = VI 9 = IX S = Senior 4 = IV 7 = VII 2 = II 5 = V 8 = VIII	1	69	AN
7	**Social Security Number** Report the Social Security Number (SSN) of the associated consumer. Report only valid SSNs. Reporting of this information is highly recommended as the Social Security Number greatly enhances accuracy in matching to the correct consumer. If the consumer does not have an SSN or one is not available for reporting, zero- or 9-fill all positions. **Notes:** **Do not report Individual Tax Identification Numbers (ITINs) in this field. ITINs do not prove identity outside the tax system and should not be offered or accepted as identification for non-tax purposes, per the Social Security Administration.** **Do not report Credit Profile Numbers (CPNs) in this field. The CPN should not be used for credit reporting purposes and does not replace the Social Security Number.**	9	70-78	N

Field Definitions

J1 Segment
Associated Consumer—Same Address

FIELD	FIELD NAME & DESCRIPTION	426 and 366 FORMATS		
		Length	Position	Recording Technique
8	**Date of Birth** Report the date of birth of the associated consumer. Reporting of this information is highly recommended as the date of birth greatly enhances accuracy in matching to the correct consumer. It is important to report the full Date of Birth, including the month, day and year. If the month and day are not available, use 0101. The four-digit year is required. If not available, zero fill the entire field. Format is MMDDYYYY. **Note: Do not report accounts of consumers who are too young to enter into a binding contract.**	8	79-86	N
9	**Telephone Number** Contains the telephone number of the associated consumer (Area Code + 7 digits).	10	87-96	N
10	**ECOA Code** Defines the relationship of the associated consumer to the account and designates the account as joint, individual, etc., in compliance with the Equal Credit Opportunity Act. Exhibit 10 provides a list of ECOA Codes, their definitions and usage. For important information: • Guidelines on reporting consumers who are personally liable for business accounts – refer to Frequently Asked Question 21. • Usage guidelines on ECOA Codes T (Terminated) and Z (Delete Consumer) – refer to Frequently Asked Question 14(b). **Note: Codes 0 (Undesignated), 4 (Joint) and 6 (On-Behalf-Of) are obsolete as of September 2003 and may no longer be reported.**	1	97	AN

Field Definitions

J1 Segment
Associated Consumer—Same Address

FIELD	FIELD NAME & DESCRIPTION	426 and 366 FORMATS		
		Length	Position	Recording Technique
11	**Consumer Information Indicator** Contains a value that indicates a special condition of the account that applies to the associated consumer. This special condition may be that a bankruptcy was filed, discharged, dismissed or withdrawn; a debt was reaffirmed; or the consumer cannot be located or is now located. The indicator should be reported one time and will remain on file until another Consumer Information Indicator or a Removal value is reported. As an option, the indicator may be reported each month as long as the condition applies. **Regardless of the method of reporting, the indicator will be deleted *only* when another Consumer Information Indicator or a Removal value (Q, S, U) is reported.** Exhibit 11 provides a list of Consumer Information Indicators and examples that demonstrate how to report these codes. For reporting guidelines, refer to Frequently Asked Questions 25 through 32 (bankruptcy) and 61 (personal receivership). **Notes: Do not report a bankruptcy indicator if your account is not included in the bankruptcy.** **When converting from Metro™ to Metro 2®, it is necessary to report the applicable Consumer Information Indicator on your first Metro 2® submission, even if you had reported this information through an Account Status Code or Special Comment Code on your last Metro™ submission.**	2	98-99	AN
12	**Reserved** Blank fill.	1	100	AN

Note: For additional reporting guidelines specific to the J1 Segment, refer to Frequently Asked Questions 6, 7 and 18.

Field Definitions

J2 Segment
Associated Consumer—Different Address

The J2 Segment is designed to accommodate the requirements of ECOA and applies when the associated consumer resides at a different address than the individual reported in the Base Segment. The J2 Segment must always contain an address, even if the address is the same as the one reported in the Base Segment. This segment must be present each time the account is reported.

Multiple occurrences of the J2 Segment can be appended to the Base Segment.

FIELD	FIELD NAME & DESCRIPTION	426 and 366 FORMATS		
		Length	Position	Recording Technique
1	**Segment Identifier** Contains a constant of **J2**.	2	1-2	AN
2	**Consumer Transaction Type** Used to indicate a new record, a new borrower or a change in consumer identification. Values available: 1 = Newly opened account, or a new borrower associated with existing account 2 = Name change 3 = Address change 5 = Social Security Number change 6 = Name & Address change 8 = Name & Social Security Number change 9 = Address & Social Security Number change A = Name, Address and/or Social Security Number change If account or borrower is not new, or if no change in consumer information, blank fill.	1	3	AN
3	**Surname** Report the last name of the associated consumer. Titles and prefixes should not be reported. If the surname contains multiple last names, hyphenate the surnames. For example, "Smith-Jones" requires the hyphen. If the surname contains separate words, the hyphen is not required. For example, report "Van Dyke" or "de la Cruz" with a space between each word. If reporting Hispanic names, hyphenate the two surnames: Paternal Name–Maternal Name. The Generation Code should be reported in Field 6. **Notes: Do not report minors. The name fields should not contain messages, such as "Parent of", "Baby", "Daughter", "Child", etc.** **Do not report trustee or estate accounts.**	25	4-28	AN

Field Definitions

J2 Segment
Associated Consumer—Different Address

FIELD	FIELD NAME & DESCRIPTION	426 and 366 FORMATS		
		Length	Position	Recording Technique
4	**First Name** Report the first name of the associated consumer. If reporting multiple first names, hyphenate the first names.	20	29-48	AN
5	**Middle Name** Report the middle name or middle initial of the associated consumer, if available. If reporting multiple middle names, hyphenate the middle names.	20	49-68	AN
6	**Generation Code** Used to distinguish Junior, Senior, II, III, IV, etc. If not applicable, blank fill. Values available: J = Junior 3 = III 6 = VI 9 = IX S = Senior 4 = IV 7 = VII 2 = II 5 = V 8 = VIII	1	69	AN
7	**Social Security Number** Report the Social Security Number (SSN) of the associated consumer. Report only valid SSNs. Reporting of this information is highly recommended as the Social Security Number greatly enhances the accuracy in matching to the correct consumer. If the consumer does not have an SSN or if one is not available for reporting, zero- or 9-fill all positions. **Note: Do not report Individual Tax Identification Numbers (ITINs) in this field. ITINs do not prove identity outside the tax system and should not be offered or accepted as identification for non-tax purposes, per the Social Security Administration.** **Do not report Credit Profile Numbers (CPNs) in this field. The CPN should not be used for credit reporting purposes and does not replace the Social Security Number.**	9	70-78	N

Field Definitions

J2 Segment
Associated Consumer—Different Address

FIELD	FIELD NAME & DESCRIPTION	426 and 366 FORMATS		
		Length	Position	Recording Technique
8	**Date of Birth** Report the date of birth of the associated consumer. Reporting of this information is highly recommended as the date of birth greatly enhances accuracy in matching to the correct consumer. It is important to report the full Date of Birth, including the month, day and year. If the month and day are not available, use 0101. The four-digit year is required. If not available, zero fill the entire field. Format is MMDDYYYY. **Note: Do not report accounts of consumers who are too young to enter into a binding contract.**	8	79-86	N
9	**Telephone Number** Contains the telephone number of the associated consumer (Area Code + 7 digits).	10	87-96	N
10	**ECOA Code** Defines the relationship of the associated consumer to the account and designates the account as joint, individual, etc., in compliance with the Equal Credit Opportunity Act. Exhibit 10 provides a list of ECOA Codes, their definitions and usage. For important information: • Guidelines on reporting consumers who are personally liable for business accounts – refer to Frequently Asked Question 21. • Usage guidelines on ECOA Codes T (Terminated) and Z (Delete Consumer) – refer to Frequently Asked Question 14(b). **Note: Codes 0 (Undesignated), 4 (Joint) and 6 (On-Behalf-Of) are obsolete as of September 2003 and may no longer be reported.**	1	97	AN

Field Definitions

J2 Segment
Associated Consumer—Different Address

FIELD	FIELD NAME & DESCRIPTION	426 and 366 FORMATS		
		Length	Position	Recording Technique
11	**Consumer Information Indicator** Contains a value that indicates a special condition of the account that applies to the associated consumer. This special condition may be that a bankruptcy was filed, discharged, dismissed or withdrawn; a debt was reaffirmed; or the consumer cannot be located or is now located. The indicator should be reported one time and will remain on file until another Consumer Information Indicator or a Removal value is reported. As an option, the indicator may be reported each month as long as the condition applies. **Regardless of the method of reporting, the indicator will be deleted *only* when another Consumer Information Indicator or a Removal value (Q, S, U) is reported.** Exhibit 11 provides a list of Consumer Information Indicators and examples that demonstrate how to report these codes. For reporting guidelines, refer to Frequently Asked questions 25 through 32 (bankruptcy) and 61 (personal receivership). **Notes: Do not report a bankruptcy indicator if your account is not included in the bankruptcy.** **When converting from Metro™ to Metro 2®, it is necessary to report the applicable Consumer Information Indicator on your first Metro 2® submission, even if you had reported this information through an Account Status Code or Special Comment Code on your last Metro™ submission.**	2	98-99	AN
12	**Country Code** Contains the standard two-character country abbreviation. Exhibit 12 provides a list of the Country Codes.	2	100-101	AN

Field Definitions

J2 Segment
Associated Consumer—Different Address

FIELD	FIELD NAME & DESCRIPTION	426 and 366 FORMATS		
		Length	Position	Recording Technique
13	**First Line of Address** Contains billing/mailing address for associated consumer. If the consumer has a U.S. address and a foreign address, report the U.S. address. The First Line of Address usually includes street number, direction, street name, and type of thoroughfare. If the billing/mailing address is a PO Box or Rural Route, include Box or Route followed by the number (e.g., PO Box 100). Do not report both a street address and a PO Box. If the billing/mailing address is a private mailbox (PMB), the street address should be reported in the First Line of Address (e.g., 5678 Main Street). The PMB number should be reported in the Second Line of Address (e.g., PMB 1234). As an alternative, the entire address can be reported in the First Line of Address; for example, 5678 Main Street, PMB 1234. Eliminate internal messages such as: "Do not mail", "Attorney", "Charge-off", "Chapter 13", "Fraud", "Trustee", "Estate of", "Care of", "M/R" (Mail Returned), etc. Exhibit 13 provides general rules for address reporting. Do not enter data furnisher's address in this field.	32	102-133	AN
14	**Second Line of Address** Contains second line of address, if needed, such as apartment or unit number, or private mailbox number (PMB). Eliminate internal messages such as: "Do not mail", "Attorney", "Charge-off", "Chapter 13", "Fraud", "Trustee", "Estate of", "Care of", "M/R" (Mail Returned), etc.	32	134-165	AN
15	**City** Contains city name for address of associated consumer. Truncate rightmost positions if city name is greater than 20 characters or use standard 13-character U.S. Postal Service city abbreviations.	20	166-185	AN

Field Definitions

J2 Segment
Associated Consumer—Different Address

FIELD	FIELD NAME & DESCRIPTION	426 and 366 FORMATS		
		Length	Position	Recording Technique
16	**State** Contains the standard U.S. Postal Service state abbreviation for the address of the associated consumer. Exhibit 14 provides a list of State Codes.	2	186-187	AN
17	**Postal/Zip Code** Report the Zip Code of the associated consumer's address. Use entire field if reporting 9-digit zip codes. Otherwise, left-justify and blank fill.	9	188-196	AN
18	**Address Indicator** Contains one of the following values for the address reported in fields 13-17: C = Confirmed/Verified address **Note: Value 'C' enables reporting a confirmed or verified address after receiving an address discrepancy notification from a consumer reporting agency. Report 'C' one time after the address is confirmed.** Y = Known to be address of associated consumer N = Not confirmed address M = Military address S = Secondary address B = Business address — not consumer's residence U = Non-deliverable address/Returned mail D = Data reporter's default address P = Bill Payer Service — not consumer's residence If indicator not available or unknown, blank fill.	1	197	AN
19	**Residence Code** Contains the one-character residence code of the address reported in fields 13-17. Values available: O = Owns R = Rents If not available or unknown, blank fill.	1	198	AN
20	**Reserved** Blank fill.	2	199-200	AN

Note: For additional reporting guidelines specific to the J2 Segment, refer to Frequently Asked Questions 6, 7 and 18.

Field Definitions

K1 Segment
Original Creditor Name

The K1 Segment must be present each time the account is reported by collection agencies, debt buyers, check guarantee companies, student loan guaranty agencies, and the U.S. Department of Education. **The purpose of reporting the original creditor name is to help consumers identify the source of accounts when they appear on credit reports.** Without the original creditor names, consumers may not know what the accounts represent.

Some state laws and CDIA policy stipulate that the original client/creditor must be identified. Federal law stipulates that the name of the payee must be identified when reporting returned checks.

Only one occurrence of the K1 Segment can be appended to the Base Segment. If not applicable, do not report the K1 Segment.

FIELD	FIELD NAME & DESCRIPTION	426 and 366 FORMATS		
		Length	Position	Recording Technique
1	**Segment Identifier** Contains a constant of **K1**.	2	1-2	AN
2	**Original Creditor Name** The content of this field is dependent on the type of reporter. Collection Agencies: Report the name of the company/creditor that originally opened the account for the consumer, even if the account had been turned over to multiple collection agencies. Debt Buyers: Report the name of the company/creditor that originally opened the account for the consumer, even if the account had been sold multiple times to different debt buyers. Refer to the K2 Segment for "purchased from" information. Companies Reporting Returned Checks: Report the name of the payee; i.e., name of company to which the check was written. Refer to Frequently Asked Question 16 for additional guidelines on reporting returned checks. Student Loan Guarantors/U.S. Department of Education: Report the name of the original student loan lender. One of the following three options should be used when reporting a creditor's name that would reveal sensitive information about the consumer. 1. Report the name of the institution, but do not include reference to the type of service. For example, use the hospital name without identifying that it was the psychiatric unit that provided care. If a hospital's name reveals sensitive information, abbreviate the name. 2. Use the corporate name if it is different from the commercial name of a mental institution or drug rehabilitation center. 3. Do not report the account if either of the above two options would not sufficiently protect the consumer's privacy. **Note: Encoded information is not acceptable in this field.**	30	3-32	AN

(continued)

Field Definitions

K1 Segment
Original Creditor Name

FIELD	FIELD NAME & DESCRIPTION	426 and 366 FORMATS		
		Length	Position	Recording Technique
3	**Creditor Classification** Contains a code indicating a general type of business for the Original Creditor Name. Values available: 01 = Retail 02 = Medical/Health Care *Required when reporting medical debts and returned checks from providers of medical services, products or devices* 03 = Oil Company 04 = Government 05 = Personal Services 06 = Insurance 07 = Educational 08 = Banking 09 = Rental/Leasing 10 = Utilities 11 = Cable/Cellular 12 = Financial 13 = Credit Union 14 = Automotive 15 = Check Guarantee	2	33-34	N

Note: To assist with compliance of the Fair Credit Reporting Act, companies who report medical debts or returned checks for medical purposes must report Creditor Classification '02' to indicate 'Medical/Health Care'. The actual name of the original creditor should continue to be reported in the Original Creditor Name (Field 2).

Field Definitions

K2 Segment
Purchased From/Sold To

The K2 Segment may be used to report the name of the company from which the account was purchased or the name of the company to which the account was sold. The K2 Segment should be reported only one time per record to affect the change.

Only one occurrence of the K2 Segment can be appended to the Base Segment. If not applicable, do not report the K2 Segment.

FIELD	FIELD NAME & DESCRIPTION	426 and 366 FORMATS		
		Length	Position	Recording Technique
1	**Segment Identifier** Contains a constant of **K2**.	2	1-2	AN
2	**Purchased From/Sold To Indicator** Contains a code representing the type of information being reported. Values available: 1 = Purchased From Name 2 = Sold To Name 9 = Remove Previously Reported K2 Segment Information	1	3	N
3	**Purchased From or Sold To Name** Contains the name of the company from which the account was purchased or to which the account was sold. If field 2 = 9, this field should be blank filled.	30	4-33	AN
4	**Reserved** Blank fill.	1	34	AN

Notes: **For reporting guidelines for accounts sold to another company or accounts purchased from another company, refer to Frequently Asked Questions 47 & 48.**

The K2 segment should *not* be reported by collection agencies, check guarantee companies, student loan guaranty agencies and the U.S. Department of Education.

The K2 Segment may be reported by debt buyers when the name of the company from which the account was purchased is different from the original creditor's name, which is reported in the K1 Segment. If the original creditor and the company from which the account was purchased are the same, the K2 Segment should not be reported.

Field Definitions

K3 Segment
Mortgage Information

The K3 Segment is used for two purposes:

1. To indicate a secondary marketing agency's interest in a loan by providing the applicable account number as assigned by the secondary marketing agency.

2. To report the Mortgage Identification Number (MIN), when available.

This segment must be present each time the account is reported. Only one occurrence of the K3 Segment can be appended to the Base Segment. If not applicable, do not report the K3 Segment.

FIELD	FIELD NAME & DESCRIPTION	426 and 366 FORMATS		
		Length	Position	Recording Technique
1	**Segment Identifier** Contains a constant of **K3**.	2	1-2	AN
2	**Agency Identifier** Contains a code indicating which secondary marketing agency has interest in this loan. Values available: 00 = Agency Identifier not applicable (Used when reporting MIN only) 01 = Fannie Mae 02 = Freddie Mac	2	3-4	N
3	**Account Number** Contains the account number as assigned by the secondary marketing agency. **Do not include embedded blanks or special characters.** If field 2 = 00, this field should be blank filled.	18	5-22	AN
4	**Mortgage Identification Number (MIN)** Contains the Mortgage Identification Number assigned to a mortgage loan. **Do not include embedded blanks or special characters.** The MIN indicates that the loan is registered with the Mortgage Electronic Registration Systems, Inc. (MERS), the electronic registry for tracking the ownership of mortgage rights. For more information, see http://www.mersinc.org.	18	23-40	AN

Field Definitions

K4 Segment
Specialized Payment Information

The K4 Segment may be used to report information on specialized payment schedules for any type of loan for either deferred payments or balloon payments, which may include principal forbearance. This segment must be present each time the account is reported if a deferred or balloon payment applies to the account.

If an account has both deferred and balloon payments, report the Deferred Payment Start Date as long as payments are deferred. When the account is in repayment, report the Balloon Payment Due Date and Amount.

If an account has multiple balloon payments, only one can be reported at a time. When one balloon payment has been paid, the next one due can be reported.

Only one occurrence of the K4 Segment can be appended to the Base Segment. If not applicable, do not report the K4 Segment.

FIELD	FIELD NAME & DESCRIPTION	426 and 366 FORMATS		
		Length	Position	Recording Technique
1	**Segment Identifier** Contains a constant of **K4**.	2	1-2	AN
2	**Specialized Payment Indicator** Contains a code describing the specialized payment arrangements. Values available: 01 = Balloon Payment 02 = Deferred Payment	2	3-4	N
3	**Deferred Payment Start Date** Report the date the first payment is due for deferred loans. Format is MMDDYYYY. If the day is not available, use 01. This date should be reported when the Terms Frequency (Base Segment, Field 14) indicates Deferred. Refer to Frequently Asked Question 44 for guidelines on reporting deferred loans.	8	5-12	N
4	**Balloon Payment Due Date** Report the date the balloon payment is due, if applicable. Format is MMDDYYYY. If the day is not available, use 01.	8	13-20	N
5	**Balloon Payment Amount** Report the amount of the balloon payment in whole dollars only.	9	21-29	N
6	**Reserved** Blank fill.	1	30	AN

Note: All other account information should be reported in the Base Segment.

Field Definitions

L1 Segment
Account Number/Identification Number Change

The L1 Segment provides an automated method for changing the Consumer Account Number and/or Identification Number and should be reported only one time per record to affect the change.

The L1 Segment contains the new Consumer Account Number and/or the new Identification Number and the Base Segment contains the old Consumer Account Number (Field 7) and/or old Identification Number (field 5) exactly as reported previously. In any subsequent reporting period, the Base Segment should contain the new Consumer Account Number and/or new Identification Number, and the L1 Segment should not be reported.

If the L1 Segment is being reported for the first time, or if L1 Segments are to be used for portfolio acquisition or a mass Consumer Account Number and/or Identification Number change, contact your consumer reporting agencies.

Only one occurrence of the L1 Segment can be appended to the Base Segment.

FIELD	FIELD NAME & DESCRIPTION	426 and 366 FORMATS		
		Length	Position	Recording Technique
1	**Segment Identifier** Contains a constant of **L1**.	2	1-2	AN
2	**Change Indicator** Contains a code representing the change being reported. Values available: 1 = Consumer Account Number Change ONLY 2 = Identification Number Change ONLY 3 = Consumer Account Number AND Identification Number Change	1	3	N
3	**New Consumer Account Number** Contains the new Account Number assigned to this account. **Do not include embedded blanks or special characters.** If field 2 = 2, this field should be blank filled.	30	4-33	AN

(continued)

Field Definitions

L1 Segment
Account Number/Identification Number Change

FIELD	FIELD NAME & DESCRIPTION	426 and 366 FORMATS		
		Length	Position	Recording Technique
4	**New Identification Number** Contains the new Identification Number assigned to this account. If field 2 = 1, this field should be blank filled.	20	34-53	AN
5	**Reserved** Blank fill.	1	54	AN

Note: If fixed-length records are being reported and a record does not require a Consumer Account Number or Identification Number change, the Segment Identifier of *L1* must be reported and the remainder of the segment must be blank filled.

Field Definitions

N1 Segment
Employment

The N1 Segment may be used to report employment information for the consumer reported in the Base Segment.

Only one occurrence of the N1 Segment can be appended to the Base Segment. If employment is not available, do not report the N1 Segment.

FIELD	FIELD NAME & DESCRIPTION	426 and 366 FORMATS		
		Length	Position	Recording Technique
1	**Segment Identifier** Contains a constant of **N1**.	2	1-2	AN
2	**Employer Name** Report the name of the employer for the consumer reported in the Base Segment.	30	3-32	AN
3	**First Line of Employer Address** Contains the mailing address for the employer in Field 2 and usually includes street number, direction, street name and type of thoroughfare.	32	33-64	AN
4	**Second Line of Employer Address** Contains second line of employer's address, if needed.	32	65-96	AN
5	**Employer City** Contains city name for employer's address. Truncate rightmost positions if city name is greater than 20 characters or use standard 13-character U.S. Postal Service city abbreviations.	20	97-116	AN
6	**Employer State** Contains the standard U.S. Postal Service state abbreviation for the address of the employer. Exhibit 14 provides a list of State Codes.	2	117-118	AN
7	**Employer Postal/Zip Code** Report the zip code of the employer's address. Use entire field if reporting 9-digit zip codes. Otherwise, left-justify and blank fill.	9	119-127	AN

(continued)

Field Definitions

N1 Segment
Employment

FIELD	FIELD NAME & DESCRIPTION	426 and 366 FORMATS		
		Length	Position	Recording Technique
8	**Occupation** Report title or position for consumer reported in the Base Segment (the employee).	18	128-145	AN
9	**Reserved** Blank fill.	1	146	AN

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Field Definitions

Trailer Record

The Trailer Record must be the last record provided on the file. It includes cumulative totals that are used to verify that all records received have been processed.

FIELD	FIELD NAME & DESCRIPTION	426 Character Format[1]		
		Length	Position	Recording Technique
1	**Record Descriptor Word (RDW)** Contains a value equal to the length of the physical record. This value includes the four bytes reserved for this field. If fixed-length records are being reported, the Trailer Record should be the same length as all the data records. The Trailer Record should be padded with blanks to fill the needed number of positions.	4	1-4	N
2	**Record Identifier** Contains a constant of **TRAILER** which is used to identify this record.	7	5-11	AN
3	**Total Base Records** Contains the total number of Base Segments being reported.	9	12-20	N
4	**Reserved** Blank fill.	9	21-29	AN
5	**Total of Status Code DF** Contains the total number of Base Segments with Status Code DF in Field 17A.	9	30-38	N
6	**Total Associated Consumer Segments (J1)** Contains the total number of J1 Segments being reported. Do not count blank- or 9-filled segments.	9	39-47	N
7	**Total Associated Consumer Segments (J2)** Contains the total number of J2 Segments being reported. Do not count blank- or 9-filled segments.	9	48-56	N
8	**Block Count** Contains the number of blocks on the file, if applicable.	9	57-65	N
9	**Total of Status Code DA** Contains the total number of Base Segments with Status Code DA in Field 17A.	9	66-74	N
10	**Total of Status Code 05** Contains the total number of Base Segments with Status Code 05 in Field 17A.	9	75-83	N
11	**Total of Status Code 11** Contains the total number of Base Segments with Status Code 11 in Field 17A.	9	84-92	N

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[1] For 366 Packed Format specifications, refer to the Record Layouts section of the Metro 2® Format module.

Field Definitions

Trailer Record

FIELD	FIELD NAME & DESCRIPTION	426 Character Format		
		Length	Position	Recording Technique
12	**Total of Status Code 13** Contains the total number of Base Segments with Status Code 13 in Field 17A.	9	93-101	N
13	**Total of Status Code 61** Contains the total number of Base Segments with Status Code 61 in Field 17A.	9	102-110	N
14	**Total of Status Code 62** Contains the total number of Base Segments with Status Code 62 in Field 17A.	9	111-119	N
15	**Total of Status Code 63** Contains the total number of Base Segments with Status Code 63 in Field 17A.	9	120-128	N
16	**Total of Status Code 64** Contains the total number of Base Segments with Status Code 64 in Field 17A.	9	129-137	N
17	**Total of Status Code 65** Contains the total number of Base Segments with Status Code 65 in Field 17A.	9	138-146	N
18	**Total of Status Code 71** Contains the total number of Base Segments with Status Code 71 in Field 17A.	9	147-155	N
19	**Total of Status Code 78** Contains the total number of Base Segments with Status Code 78 in Field 17A.	9	156-164	N
20	**Total of Status Code 80** Contains the total number of Base Segments with Status Code 80 in Field 17A.	9	165-173	N
21	**Total of Status Code 82** Contains the total number of Base Segments with Status Code 82 in Field 17A.	9	174-182	N
22	**Total of Status Code 83** Contains the total number of Base Segments with Status Code 83 in Field 17A.	9	183-191	N
23	**Total of Status Code 84** Contains the total number of Base Segments with Status Code 84 in Field 17A.	9	192-200	N
24	**Total of Status Code 88** Contains the total number of Base Segments with Status Code 88 in Field 17A.	9	201-209	N

Field Definitions

Trailer Record

FIELD	FIELD NAME & DESCRIPTION	426 Character Format		
		Length	Position	Recording Technique
25	**Total of Status Code 89** Contains the total number of Base Segments with Status Code 89 in Field 17A.	9	210-218	N
26	**Total of Status Code 93** Contains the total number of Base Segments with Status Code 93 in Field 17A.	9	219-227	N
27	**Total of Status Code 94** Contains the total number of Base Segments with Status Code 94 in Field 17A.	9	228-236	N
28	**Total of Status Code 95** Contains the total number of Base Segments with Status Code 95 in Field 17A.	9	237-245	N
29	**Total of Status Code 96** Contains the total number of Base Segments with Status Code 96 in Field 17A.	9	246-254	N
30	**Total of Status Code 97** Contains the total number of Base Segments with Status Code 97 in Field 17A.	9	255-263	N
31	**Total of ECOA Code Z (All Segments)** Contains the total number of records with ECOA Code Z being reported in the Base Segment (Field 37), in the J1 Segment (Field 10) and in the J2 Segment (Field 10).	9	264-272	N
32	**Total Employment Segments** Contains the total number of records with employment being reported in the N1 Segment.	9	273-281	N
33	**Total Original Creditor Segments** Contains the total number of records with Original Creditors being reported in the K1 Segment.	9	282-290	N
34	**Total Purchased From/Sold To Segments** Contains the total number of records with Purchased From/Sold To being reported in the K2 Segment.	9	291-299	N
35	**Total Mortgage Information Segments** Contains the total number of records with Mortgage Information being reported in the K3 Segment.	9	300-308	N
36	**Total Specialized Payment Information Segments** Contains the total number of records with Specialized Payment Information being reported in the K4 Segment.	9	309-317	N
37	**Total Change Segments** Contains the total number of Consumer Account Number and/or Identification Number changes being reported in the L1 Segment.	9	318-326	N

Field Definitions

Trailer Record

FIELD	FIELD NAME & DESCRIPTION	426 Character Format		
		Length	Position	Recording Technique
38	**Total Social Security Numbers (All Segments)** Contains the total number of valid Social Security Numbers reported in the Base Segment (Field 34), in the J1 Segment (Field 7) and in the J2 Segment (Field 7). Do not count zero- or 9-filled SSNs.	9	327-335	N
39	**Total Social Security Numbers (Base Segments)** Contains the total number of valid Social Security Numbers reported in the Base Segment (Field 34). Do not count zero- or 9-filled SSNs.	9	336-344	N
40	**Total Social Security Numbers (J1 Segments)** Contains the total number of valid Social Security Numbers reported in the J1 Segment (Field 7). Do not count zero- or 9-filled SSNs.	9	345-353	N
41	**Total Social Security Numbers (J2 Segments)** Contains the total number of valid Social Security Numbers reported in the J2 Segment (Field 7). Do not count zero- or 9-filled SSNs.	9	354-362	N
42	**Total Dates of Birth (All Segments)** Contains the total number of valid Dates of Birth reported in the Base Segment (Field 35), in the J1 Segment (Field 8) and in the J2 Segment (Field 8). Do not count zero-filled Dates of Birth.	9	363-371	N
43	**Total Dates of Birth (Base Segments)** Contains the total number of valid Dates of Birth reported in the Base Segment (Field 35). Do not count zero-filled Dates of Birth.	9	372-380	N
44	**Total Dates of Birth (J1 Segments)** Contains the total number of valid Dates of Birth reported in the J1 Segment (Field 8). Do not count zero-filled Dates of Birth.	9	381-389	N
45	**Total Dates of Birth (J2 Segments)** Contains the total number of valid Dates of Birth reported in the J2 Segment (Field 8). Do not count zero-filled Dates of Birth.	9	390-398	N
46	**Total Telephone Numbers (All Segments)** Contains the total number of valid Telephone Numbers reported in the Base Segment (Field 36), in the J1 Segment (Field 9) and in the J2 Segment (Field 9). Do not count zero-filled Telephone Numbers.	9	399-407	N
47	**Reserved** Blank fill.	19	408-426	AN

Exhibit 1

Account Type Codes by Industry

The following table describes the account type codes that are reported in Field 9.

Code	Description	Bank/ Svgs & Loan	Child Support Agency	Credit Card Issuer	Credit Union	Debt Buyer/ Coll. Agency	Govt. Agency	Loan Finance	Mtg. Lender	Retail Store	Sales Finance	Student Loan Lender	Utility
00	Auto	X			X			X			X		
01	Unsecured	X			X			X			X		
02	Secured[1]	X			X			X			X		
03	Partially Secured	X			X			X			X		
04	Home Improvement	X			X			X	X				
05	FHA Home Improvement	X			X			X	X				
06	Installment Sales Contract[1]									X	X		X
07	Charge Account[1]									X	X		
08	Real estate, specific type unknown (Terms Duration in years) Report specific real estate type codes, when known. Refer to codes 19, 25, 26, 6B, 2C.	X			X				X				
10	Business Loan	X			X			X					
11	Recreational Merchandise	X			X			X			X		

(continued)

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[1] Refer to Exhibit 2 for definitions and/or reporting guidelines.

Exhibit 1

Account Type Codes by Industry

Code	Description	Bank/ Svgs & Loan	Child Support Agency	Credit Card Issuer	Credit Union	Debt Buyer/ Coll. Agency	Govt. Agency	Loan Finance	Mtg. Lender	Retail Store	Sales Finance	Student Loan Lender	Utility
12	Education	X			X		X					X	
13	Lease[1]	X			X			X			X		
15	Line of Credit[1]	X			X			X				X	
17	Manufactured Housing	X			X			X	X		X		
18	Credit Card	X		X	X			X					
19	FHA Real Estate Mortgage (Terms Duration in years)	X			X				X				
20	Note Loan	X			X			X					
25	VA Real Estate Mortgage (Terms Duration in years)	X			X				X				
26	Conventional Real Estate Mortgage — including Purchase Money First[1] (Terms Duration in years)	X			X				X				
29	Rental Agreement Note: Used by rental companies												

(continued)

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[1] Refer to Exhibit 2 for definitions and/or reporting guidelines.

Exhibit 1

Account Type Codes by Industry

Code	Description	Bank/ Svgs & Loan	Child Support Agency	Credit Card Issuer	Credit Union	Debt Buyer/ Coll. Agency	Govt. Agency	Loan Finance	Mtg. Lender	Retail Store	Sales Finance	Student Loan Lender	Utility
37	Combined Credit Plan[1]	X		X	X								
43	Debit Card[1]	X			X			X					
47	Credit Line Secured	X			X			X					
48	Collection Agency/Attorney					X							
50	Family Support		X										
65	Government Unsecured Guaranteed Loan						X						
66	Government Secured Guaranteed Loan						X						
67	Government Unsecured Direct Loan						X						
68	Government Secured Direct Loan						X						
69	Government Grant						X						
70	Government Overpayment						X						
71	Government Fine						X						
72	Government Fee for Services						X						

(continued)

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[1] Refer to Exhibit 2 for definitions and/or reporting guidelines.

Exhibit 1

Account Type Codes by Industry

Code	Description	Bank/ Svgs & Loan	Child Support Agency	Credit Card Issuer	Credit Union	Debt Buyer/ Coll. Agency	Govt. Agency	Loan Finance	Mtg. Lender	Retail Store	Sales Finance	Student Loan Lender	Utility
73	Government Employee Advance						X						
74	Government Misc. Debt						X						
75	Government Benefit						X						
77	Returned Check[1]					X							
89	Home Equity Line of Credit	X			X				X				
90	Medical Debt	X			X			X					
91	Debt Consolidation[1]	X			X			X					
92	Utility Company												X
93	Child Support		X										
95	Attorney Fees	X			X								
0A	Time Share Loan[1]	X			X			X	X				
2A	Secured Credit Card[1]	X		X	X								
3A	Auto Lease[1]	X			X			X			X		
5A	Real Estate — Junior Liens and Non-Purchase Money First[1] (Terms Duration in years)	X			X				X				

(continued)

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[1] Refer to Exhibit 2 for definitions and/or reporting guidelines.

Exhibit 1

Account Type Codes by Industry

Code	Description	Bank/ Svgs & Loan	Child Support Agency	Credit Card Issuer	Credit Union	Debt Buyer/ Coll. Agency	Govt. Agency	Loan Finance	Mtg. Lender	Retail Store	Sales Finance	Student Loan Lender	Utility
6A	Commercial Installment Loan[1]	X			X			X					
7A	Commercial Line of Credit[1]	X			X			X					
8A	Business Credit Card[1]	X		X	X								
9A	Secured Home Improvement	X			X			X	X				
5B	Second Mortgage (Terms Duration in years)	X			X				X				
6B	Commercial Mortgage Loan[1] (Terms Duration in years)	X			X				X				
7B	Agricultural	X			X			X			X		
8B	Deposit Account with Overdraft Protection[1]	X			X								
9B	Business Line Personally Guaranteed	X			X			X					
0C	Debt Buyer					X							

(continued)

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[1] Refer to Exhibit 2 for definitions and/or reporting guidelines.

Exhibit 1

Account Type Codes by Industry

Code	Description	Bank/ Svgs & Loan	Child Support Agency	Credit Card Issuer	Credit Union	Debt Buyer/ Coll. Agency	Govt. Agency	Loan Finance	Mtg. Lender	Retail Store	Sales Finance	Student Loan Lender	Utility
2C	U.S. Department of Agriculture (USDA) Real Estate Mortgage Loan (Terms Duration in years)	X			X				X				
4D	Telecommunications/Cellular												X
6D	Home Equity[1]	X			X				X				
0F	Construction Loan	X			X			X	X				
0G	Flexible Spending Credit Card[1]	X		X	X								

Note: Account Type Codes 22 (Secured by Household Goods), 23 (Secured by Household Goods & Other Collateral) and 1C (Household Goods) are obsolete as of September 2011 and may no longer be reported.

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[1] Refer to Exhibit 2 for definitions and/or reporting guidelines.

Exhibit 2

Account Type Codes within Portfolio Type

The following table contains an alphabetic listing of the Account Type Codes and their corresponding Portfolio Types.

Code	Description	Line of Credit	Installment	Mortgage	Open	Revolving
7B	Agricultural		X			
95	Attorney Fees		X			
00	Auto		X			
3A	Auto Lease *Refer to Frequently Asked Question 36 for guidelines specific to terminated leases and Frequently Asked Question 37 for guidelines specific to prepaid auto leases.*		X			
8A	Business Credit Card *Individual is personally liable.*				X	X
9B	Business Line Personally Guaranteed	X				
10	Business Loan		X			
07	Charge Account *Used by the Retail Store industry.*					X
93	Child Support				X	
48	Collection Agency/Attorney				X	
37	Combined Credit Plan *Represents two credit plans being reported as one account. Example: Visa and MasterCard on one bill.*				X	X
6A	Commercial Installment Loan *Individual is personally liable; company is guarantor.*		X			

(continued)

Exhibit 2

Account Type Codes within Portfolio Type

Code	Description	Line of Credit	Installment	Mortgage	Open	Revolving
7A	Commercial Line of Credit *Individual is personally liable; company is guarantor.*	X				
6B	Commercial Mortgage Loan *Terms Duration in years. Individual is personally liable; company is guarantor.*			X		
0F	Construction Loan		X			
26	Conventional Real Estate Mortgage - including Purchase Money First *Terms Duration in years. Purchase Money First means that the proceeds of the loan are used to buy the property. This is a mortgage account that is not guaranteed by a government agency.*			X		
18	Credit Card				X	X
47	Credit Line Secured	X				
43	Debit Card *To be used when debit card is backed by a line of credit or overdraft protection. Refer to Frequently Asked Question 33 for guidelines specific to debit cards.*	X			X	X
0C	Debt Buyer				X	
91	Debt Consolidation *Represents multiple loans which have been consolidated into one loan.*		X			

(continued)

Exhibit 2

Account Type Codes within Portfolio Type

Code	Description	Line of Credit	Installment	Mortgage	Open	Revolving
8B	Deposit Account with Overdraft Protection *Overdrawn account. Refer to Frequently Asked Question 59 for reporting guidelines.*				X	
12	Education		X		X	
50	Family Support				X	
05	Federal Housing Administration (FHA) Home Improvement Loan		X			
19	Federal Housing Administration (FHA) Real Estate Mortgage Loan *Terms Duration in years.*			X		
0G	Flexible Spending Credit Card *Credit card with no preset spending limit. The credit card has a Credit Limit, but the terms of the card allow the consumer to exceed that amount. Refer to Frequently Asked Question 51 for reporting guidelines.*					X
75	Government Benefit		X		X	
73	Government Employee Advance		X		X	
72	Government Fee for Services		X		X	
71	Government Fine		X		X	
69	Government Grant		X		X	
74	Government Miscellaneous Debt		X		X	
70	Government Overpayment		X		X	

(continued)

Exhibit 2

Account Type Codes within Portfolio Type

Code	Description	Line of Credit	Installment	Mortgage	Open	Revolving
68	Government Secured Direct Loan		X		X	
66	Government Secured Guaranteed Loan		X		X	
67	Government Unsecured Direct Loan		X		X	
65	Government Unsecured Guaranteed Loan		X		X	
6D	Home Equity *Installment payments.*		X			
89	Home Equity Line of Credit	X				
04	Home Improvement		X			
06	Installment Sales Contract *Used by the Retail Industry.*		X			
13	Lease *Non-auto.*		X			
15	Line of Credit *Personal line of credit – not secured by collateral. Includes Check Credit.*	X				
17	Manufactured Housing		X			
90	Medical Debt		X		X	
20	Note Loan		X			

(continued)

Exhibit 2

Account Type Codes within Portfolio Type

Code	Description	Line of Credit	Installment	Mortgage	Open	Revolving
03	Partially Secured		X			
5A	Real Estate - Junior Liens and Non-Purchase Money First *Terms Duration in years. Junior Liens means that a person has a mortgage on property already and needs more money without paying off existing loan; second mortgage, third or more. Non-Purchase Money First means that the proceeds of the loan are not used directly for the property. This is a real estate account type.*			X		
08	Real estate, specific type unknown *Terms Duration in years. Report specific real estate type codes, when known. Refer to codes 19, 25, 26, 6B, 2C.*			X		
11	Recreational Merchandise		X			
29	Rental Agreement		X			
77	Returned Check *Reported by Collection Agencies, Debt Buyers and Check Guarantee companies when a check was returned to the payee for non-payment usually due to insufficient funds. Refer to Frequently Asked Question 16 for reporting requirements.*				X	
5B	Second Mortgage *Terms Duration in years.*			X		

(continued)

Exhibit 2

Account Type Codes within Portfolio Type

Code	Description	Line of Credit	Installment	Mortgage	Open	Revolving
02	Secured *Used for Installment Contracts.*		X			
2A	Secured Credit Card *Deposited funds are available in the event of default.*				X	X
9A	Secured Home Improvement		X			
4D	Telecommunications/Cellular				X	
0A	Time Share Loan *A purchased time share.*		X			
01	Unsecured		X			
2C	U.S. Department of Agriculture (USDA) Real Estate Mortgage Loan *Terms Duration in years.*			X		
92	Utility Company				X	
25	Veteran's Administration (VA) Real Estate Mortgage Loan *Terms Duration in years.*			X		

Note: Account Type Codes 22 (Secured by Household Goods), 23 (Secured by Household Goods & Other Collateral) and 1C (Household Goods) are obsolete as of September 2011 and may no longer be reported.

Exhibit 3

Terms/Payment Amount Conversion to Monthly

The following table contains the calculations to be used to convert the Terms Duration (number of payment intervals) and Scheduled Monthly Payment Amount to monthly values.

Terms Frequency Field 14	Terms Duration Field 13	Scheduled Monthly Payment Amount Field 15
D = Deferred	Blank fill	Zero fill
P = Single Payment Loan	001	Zero fill
W = Weekly (Due every week)	Divide by 4.33	Multiply by 4.33
B = Biweekly (Due every 2 weeks)	Divide by 2.16	Multiply by 2.16
E = Semimonthly (Due twice a month)	Divide by 2	Multiply by 2
M = Monthly (Due every month)	As given	As given
L = Bimonthly (Due every 2 months)	Multiply by 2	Divide by 2
Q = Quarterly (Due every 3 months)	Multiply by 3	Divide by 3
T = Triannually (Due every 4 months)	Multiply by 4	Divide by 4
S = Semiannually (Due twice a year)	Multiply by 6	Divide by 6
Y = Annually (Due every year)	Multiply by 12	Divide by 12

Note: Report whole dollars only in the Scheduled Monthly Payment Amount field.

Exhibit 4

Account Status Codes

Enter the Account Status Code (Field 17A) that properly identifies the current condition of the account as of the Date of Account Information (Field 24).

Code	Description
05[1 & 2]	Account transferred *Requires Current Balance and Amount Past Due = zero.* *Note: Refer to the Transferred category within Exhibit 6 for a list of Special Comment Codes that can be used with Account Status 05 to further define the account.*
11	Current account (0-29 days past the due date) *For Installment and Mortgage loans, the account should be current and have a non-zero Balance Amount.* *For Credit Line, Open and Revolving portfolio types, the account should be current and available for use. If the account is closed, but there is a balance due, Special Comment Code M or Compliance Condition Code XA should also be reported to indicate the account is no longer available for use.*
13[1 & 2]	Paid or closed account/zero balance *For Installment and Mortgage loans, the account should be paid with a zero Balance Amount.* *For Credit Line, Open and Revolving portfolio types, the account should no longer be available for use, and the Balance Amount should be zero. A Special Comment Code M or Compliance Condition Code XA may also be reported to indicate the account is closed.*
61[2]	Account paid in full, was a voluntary surrender *Requires Current Balance and Amount Past Due = zero.* *Refer to Frequently Asked Question & Answer 62 for reporting guidelines.*
62[2]	Account paid in full, was a collection account *Requires Current Balance and Amount Past Due = zero.*
63[2]	Account paid in full, was a repossession *Requires Current Balance and Amount Past Due = zero.* *Refer to Frequently Asked Question & Answer 62 for reporting guidelines.*
64[2]	Account paid in full, was a charge-off *Requires Current Balance and Amount Past Due = zero.* *Refer to Frequently Asked Question & Answer 34(b) for reporting guidelines.*
65[1 & 2]	Account paid in full. A foreclosure was started. *Requires Current Balance and Amount Past Due = zero.* *Refer to Frequently Asked Question & Answer 52 for reporting guidelines.*

(continued)

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[1] Field 17B (Payment Rating) is also required when reporting this Account Status Code.
[2] This Account Status Code is considered to be a final status, which does not require further updating.

Exhibit 4

Account Status Codes

Code	Description
71[1]	Account 30-59 days past the due date
78[1]	Account 60-89 days past the due date
80[1]	Account 90-119 days past the due date
82[1]	Account 120-149 days past the due date
83[1]	Account 150-179 days past the due date
84[1]	Account 180 days or more past the due date
88[2]	Claim filed with government for insured portion of balance on a defaulted loan
89[2]	Deed received in lieu of foreclosure on a defaulted mortgage; there may be a balance due *Refer to Frequently Asked Question & Answer 53 for reporting guidelines.* *Note: For credit reporting purposes, do not report Account Status Code 97 (Charge-off) after Account Status 89 has been reported.*
93	Account assigned to internal or external collections
94[2]	Foreclosure completed; there may be a balance due *Refer to Frequently Asked Question & Answer 52 for reporting guidelines.* *Note: For credit reporting purposes, do not report Account Status Code 97 (Charge-off) after Account Status 94 has been reported.*
95[2]	Voluntary surrender; there may be a balance due *Refer to Frequently Asked Question & Answer 62 for reporting guidelines.* *Note: Do not report Status Code 95 for early termination of leases. Refer to the Leasing category within Exhibit 6 for applicable Special Comments.*
96	Merchandise was repossessed; there may be a balance due *Refer to Frequently Asked Question & Answer 62 for reporting guidelines.*
97	Unpaid balance reported as a loss (charge-off) *Refer to Frequently Asked Questions & Answers 34(a) & (c) for reporting guidelines.*
DA	Delete entire account (for reasons other than fraud) **Note: In order to maintain the integrity of credit information, it is important that data furnishers not ask for a subsequent deletion of account history unless an actual error was reported. Paid derogatory accounts, such as collections, should be reported as paid; they should not be deleted.**
DF	Delete entire account due to confirmed fraud (fraud investigation completed)

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[1] For Credit Line, Open and Revolving portfolio types, if the account is closed, Special Comment M or Compliance Condition Code XA should also be reported to indicate the account is no longer available for use.

[2] Field 17B (Payment Rating) is also required when reporting this Account Status Code.

Exhibit 5

Examples of Reporting Payment History Profile (Field 18)

The Account Status, which is reported in field 17A of the Base Segment, contains the status of the account as of the current month being reported. Field 18 contains up to 24 months of consecutive history prior to the current month.

Examples of Account Status and Payment History Profile:

A.   Account Status Code = 11; Date of Account Information = 01/31/2012
      Field 18 = 000011000000EEEE0000BBBB

      In the above example, field 18 data represents, from left to right, 12/31/2011 through 01/31/2010. The E's indicate that the account was current with a zero balance in 12/2010, 11/2010, 10/2010 and 09/2010. The B's indicate that no payment history was available prior to 05/2010, which was most likely the date the account was opened.

B.   Account Status Code = 80; Date of Account Information = 01/31/2012; Date of First Delinquency = 08/31/2011
      Field 18 = 2211100000DD000101000000

      In the above example, field 18 data represents, from left to right, 12/31/2011 through 01/31/2010. The D's indicate that no payment history was available for 02/2011 or 01/2011.

      Note: The Date of First Delinquency (08/31/2011) represents the date of the first 30-day delinquency that led to the status being reported.

C.   Account Status Code = 11; Date of Account Information = 01/31/2012
      Field 18 = EEEEEEEEE000EEEE0000EE00

      In the above example, field 18 data represents, from left to right, 12/31/2011 through 01/31/2010. The E's indicate that the account was current with a zero balance from 12/2011 through 04/2011, from 12/2010 through 09/2010, and from 04/2010 to 03/2010. The account was current (and active) during the other months.

D.   Account Status Code = 97; Date of Account Information = 01/31/2012; Date of First Delinquency = 06/30/2010
      Field 18 = LLGGGGGGGG66654332100010

      In the above example, field 18 data represents, from left to right, 12/31/2011 through 01/31/2010. The L's indicate that the account was a charge-off from 12/2011 through 11/2011, and the G's indicate that the account was a collection from 10/2011 through 03/2011.

      Note: The Date of First Delinquency (06/30/2010) represents the date of the 30-day delinquency that led to the status being reported.

Exhibit 6

Special Comment Codes
By Category within Portfolio

Category	Description	Line of Credit	Install- ment	Mortgage	Open	Revolving
Closed (Permanently or Temporarily)	**Election of Remedy** *Definition: A car or other item is repossessed, but the value is less than the balance due. The credit grantor must consider the account paid and cannot collect the difference in amounts.*	-	I	-	-	I
	Account Closed at Credit Grantor's Request	M	-	-	M	M
	Credit Line Suspended (Continue to report the last assigned Credit Limit. Account Status Code should *not* be 13 or 61-65.) *Definition: The credit line is temporarily unavailable for use.*	AP	-	-	AP	AP
	Account Closed Due to Refinance (Refer to Frequently Asked Question 42 for reporting guidelines.)	AS	AS	AS	-	-
	Account Closed Due to Transfer *Note: Used for internal transfers.* (Refer to Frequently Asked Question 46 for reporting guidelines.)	AT	AT	AT	AT	AT
	Credit Card Lost or Stolen (Refer to Frequently Asked Question 43 for reporting guidelines.)	-	-	-	BL	BL
	Account Closed Due to Inactivity	CI	-	-	CI	CI
	Credit Line No Longer Available – In Repayment Phase (Continue to report the last assigned Credit Limit. Account Status Code should *not* be 13 or 61-65 and Current Balance should *not* be zero.) *Definition: To be used for line of credit accounts that have two phases: the borrowing phase and the repayment phase. The repayment phase is a natural progression for the account when the consumer is responsible for payment of the outstanding balance and the credit line is no longer available for use.*	CJ	-	-	-	-

(continued)

Exhibit 6

Special Comment Codes
By Category within Portfolio

Category	Description	Line of Credit	Install-ment	Mortgage	Open	Revolving
Closed (Permanently or Temporarily) (continued)	Credit Line Suspended due to Collateral Depreciation (Continue to report last assigned Credit Limit. Account Status Code should **not** be 13 or 61-65.) *Definition: To be used for Home Equity and other secured line of credit accounts*	CL	-	-	-	-
Leasing	Full Termination/Status Pending (Requires Account Type 3A or 13)	-	BB	-	-	-
	Full Termination/Obligation Satisfied (Requires Account Type 3A or 13, Account Status Code 13 and Current Balance = 0)	-	BC	-	-	-
	Full Termination/Balance Owing (Requires Account Type 3A or 13. Refer to Frequently Asked Question 36 for reporting guidelines.)	-	BD	-	-	-
	Early Termination/Status Pending (Requires Account Type 3A or 13)	-	BE	-	-	-
	Early Termination/Obligation Satisfied (Requires Account Type 3A or 13, Account Status Code 13 and Current Balance = 0)	-	BF	-	-	-
	Early Termination/Balance Owing (Requires Account Type 3A or 13)	-	BG	-	-	-

(continued)

Exhibit 6

Special Comment Codes
By Category within Portfolio

Category	Description	Line of Credit	Install-ment	Mortgage	Open	Revolving
Leasing (continued)	Early Termination/Insurance Loss (Requires Account Type 3A or 13)	-	BH	-	-	-
	Involuntary Repossession (Requires Account Type 3A or 13)	-	BI	-	-	-
	Involuntary Repossession/Obligation Satisfied (Requires Account Type 3A or 13)	-	BJ	-	-	-
	Involuntary Repossession/Balance Owing (Requires Account Type 3A or 13)	-	BK	-	-	-
	Prepaid Lease (Requires Account Type 3A or 13. Refer to Frequently Asked Question 37 for reporting guidelines.) *Definition: Consumer paid lease in advance. No monthly payments are due.*	-	BS	-	-	-
Legal Action	Account Payments Assured by Wage Garnishment	AM	AM	AM	AM	AM
Other	Special Handling - Contact Credit Grantor for Additional Information	S	S	S	S	S
	Adjustment Pending *Definition: Account adjustment, such as returned merchandise and refund due.*	V	V	V	V	V
	First Payment Never Received *(May indicate fraudulent activity)*	AV	AV	AV	AV	AV

(continued)

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Exhibit 6

Special Comment Codes
By Category within Portfolio

Category	Description	Line of Credit	Install-ment	Mortgage	Open	Revolving
Other (continued)	Affected by Natural or Declared Disaster (Refer to Frequently Asked Question 58 for reporting guidelines.)	AW	AW	AW	AW	AW
	Redeemed or Reinstated Repossession	-	AZ	-	-	AZ
	Foreclosure Proceedings Started (Refer to Frequently Asked Question 52 for reporting guidelines.)	BO	-	BO	-	-
	Guaranteed/Insured	CH	CH	CH	CH	CH
	Credit Line Reduced due to Collateral Depreciation *Definition: To be used for Home Equity or other secured line of credit accounts.*	CK	-	-	-	-
	Collateral Released by Creditor / Balance Owing (Account Status Code should **not** be 13 or 61-65 and Current Balance should **not** be zero.) *Definition: To be used for Mortgages, Home Equity or other secured accounts when the collateral is released, but the consumer still has an outstanding balance to repay.*	CM	CM	CM	-	CM
	Loan Modified under a Federal Government Plan	CN	CN	CN	CN	CN
	Loan Modified *Definition: To be used when reporting loans that are modified, but not under a Federal Government Plan.*	CO	CO	CO	CO	CO
	Used by **Child Support Agencies only** when reporting delinquent or collection accounts (No actual comment displays)	-	-	-	CS	-

(continued)

Exhibit 6

Special Comment Codes
By Category within Portfolio

Category	Description	Line of Credit	Install-ment	Mortgage	Open	Revolving
Refinanced	Account Closed Due to Refinance (Refer to Frequently Asked Question 42 for reporting guidelines.)	AS	AS	AS	-	-
Removal of Comment	Removes Any Previously Reported Special Comment Code, or no Special Comment applies for this activity period	BLANK	BLANK	BLANK	BLANK	BLANK
Special Payment Arrangements	Account Payments Managed by Financial Counseling Program Note: Used for external financial counseling programs	B	B	B	B	B
	Paid by Co-Maker or Guarantor (Requires Account Status Code 13 or 61-65 and Current Balance = 0)	C	C	C	C	C
	Debt Being Paid Through Insurance (Account Status Code should *not* be 13 or 61-65)	AB	AB	AB	AB	AB
	Paying Under a Partial Payment Agreement (Account Status Code should *not* be 13 or 61-65)	AC	AC	AC	AC	AC
	Recalled to Active Military Duty *Definition: To be used for reservists; not to be used to identify full time military personnel.* Note: A code is not available to report full time military personnel.	AI	AI	AI	AI	AI
	Voluntarily Surrendered, then Redeemed or Reinstated	-	AO	-	-	AO

(continued)

Exhibit 6

Special Comment Codes
By Category within Portfolio

Category	Description	Line of Credit	Install-ment	Mortgage	Open	Revolving
Special Payment Arrangements (continued)	**Account Paid in Full for Less than the Full Balance** (Requires Account Status Code 13 or 61-65 and Current Balance = 0. Refer to Frequently Asked Questions 38 and 53 for reporting guidelines.) *Definition: To be used when the furnisher accepts payment in full for less than the full balance. Includes short sales.*	AU	AU	AU	AU	AU
	Account Paid from Collateral (Requires Account Status Code 13 or 61-65 and Current Balance = 0)	AX	AX	-	-	AX
	Paid by Company which Originally Sold the Merchandise (Requires Account Status Code 13 or 61-65 and Current Balance = 0)	-	BN	-	-	-
	Paid through Insurance (Requires Account Status Code 13 or 61-65 and Current Balance = 0)	BP	BP	BP	BP	BP
	Principal Deferred/Interest Payment Only	BT	BT	BT	-	BT
	Account in Forbearance (Account Status Code should **not** be 13 or 61-65 and Current Balance should **not** be zero.)	CP	CP	CP	CP	CP

(continued)

Exhibit 6

Special Comment Codes
By Category within Portfolio

Category	Description	Line of Credit	Install-ment	Mortgage	Open	Revolving
Transferred	Account Closed Due to Transfer *Note: Used for internal transfers* (Refer to Frequently Asked Question 46 for reporting guidelines.)	AT	AT	AT	AT	AT
	Loan Assumed by Another Party (Requires ECOA Code T — Terminated Refer to Frequently Asked Question 55 for reporting guidelines.)	-	H	H	-	-
	Account Transferred to Another Company/Servicer (Refer to Frequently Asked Question 46 for reporting guidelines.)	O	O	O	O	O
	Purchased by Another Company	AH	AH	AH	AH	AH
	Student Loan — Assigned to Government	AL	AL	-	-	-
	Account Acquired by FDIC/NCUA *Definition: Federal Deposit Insurance Corp./National Credit Union Administration*	AN	AN	AN	AN	AN
	Transferred to Recovery (Requires Account Status Code 71-97) *Note: Used for internal transfers*	BA	BA	BA	BA	BA

Note: Special Comment Codes AG (Simple Interest Loan) and AJ (Payroll Deduction) are obsolete as of September 2011 and may no longer be reported.

Exhibit 7

Special Comment Codes

The Special Comment Code (Field 19) must be reported each month as long as the condition applies.

If more than one Special Comment applies to an account, it is the data furnisher's decision to report the comment that is deemed most important from a business perspective for the current reporting period.

Code	Description
Blank	Removes any previously reported Special Comment Code, or no Special Comment applies for this activity period.
B	Account payments managed by financial counseling program. *Note: Used for external financial counseling programs.*
C	Paid by Co-maker or Guarantor. *Requires Account Status Code 13 or 61-65 and Current Balance = 0.*
H	Loan assumed by another party. *Requires ECOA Code T (Terminated). Refer to Frequently Asked Question 55 for reporting guidelines.*
I	Election of remedy. *Definition: A car or other item is repossessed, but the value is less than the balance due. The credit grantor must consider the account paid and cannot collect the difference in the amounts.*
M	Account closed at credit grantor's request.
O	Account transferred to another company/servicer. *Refer to Frequently Asked Question 46 for reporting guidelines.*
S	Special handling. Contact credit grantor for additional information.
V	Adjustment pending. *Definition: Account adjustment, such as returned merchandise and refund due.*
AB	Debt being paid through insurance. *Account Status Code should **not** be 13 or 61-65.*
AC	Paying under a partial payment agreement. *Account Status Code should **not** be 13 or 61-65.*
AH	Purchased by another company.
AI	Recalled to active military duty. *Definition: To be used for reservists; not to be used to identify full time military personnel.* *Note: A code is not available to report full time military personnel.*
AL	Student loan assigned to government.
AM	Account payments assured by wage garnishment.

(continued)

Exhibit 7

Special Comment Codes

Code	Description
AN	Account acquired by FDIC/NCUA. *Definition: Federal Deposit Insurance Corp./National Credit Union Administration.*
AO	Voluntarily surrendered - then redeemed or reinstated.
AP	Credit Line suspended. *Continue to report the last assigned Credit Limit. Account Status Code should **not** be 13 or 61-65.* *Definition: The credit line is temporarily unavailable for use.*
AS	Account closed due to refinance. *Refer to Frequently Asked Question 42 for reporting guidelines.*
AT	Account closed due to transfer. *Note: Used for internal transfers.* *Refer to Frequently Asked Question 46 for reporting guidelines.*
AU	Account paid in full for less than the full balance. *Requires Account Status Code 13 or 61-65 and Current Balance = 0. Refer to Frequently Asked Questions 38 and 53 for reporting guidelines.* *Definition: To be used when the furnisher accepts payment in full for less than the full balance. Includes short sales.*
AV	First payment never received. *Comment: May indicate fraudulent activity.*
AW	Affected by natural or declared disaster. *Refer to Frequently Asked Question 58 for reporting guidelines.*
AX	Account paid from collateral. *Requires Account Status Code 13 or 61-65 and Current Balance = 0.*
AZ	Redeemed or reinstated repossession.
BA	Transferred to Recovery. *Requires Account Status Code 71 - 97.* *Note: Used for internal transfers*
BB	Full termination/status pending. *Requires Account Type 3A (Auto Lease) or 13 (Lease).*
BC	Full termination/obligation satisfied. *Requires Account Type 3A (Auto Lease) or 13 (Lease), Account Status Code 13 and Current Balance = 0.*
BD	Full termination/balance owing. *Requires Account Type 3A (Auto Lease) or 13 (Lease).*
BE	Early termination/status pending. *Requires Account Type 3A (Auto Lease) or 13 (Lease).*

(continued)

Exhibit 7

Special Comment Codes

Code	Description
BF	Early termination/obligation satisfied. *Requires Account Type 3A (Auto Lease) or 13 (Lease), Account Status Code 13 and Current Balance = 0.*
BG	Early termination/balance owing. *Requires Account Type 3A (Auto Lease) or 13 (Lease).*
BH	Early termination/insurance loss. *Requires Account Type 3A (Auto Lease) or 13 (Lease).*
BI	Involuntary repossession. *Requires Account Type 3A (Auto Lease) or 13 (Lease).*
BJ	Involuntary repossession/obligation satisfied. *Requires Account Type 3A (Auto Lease) or 13 (Lease).*
BK	Involuntary repossession/balance owing. *Requires Account Type 3A (Auto Lease) or 13 (Lease).*
BL	Credit card lost or stolen. *Refer to Frequently Asked Question 43 for reporting guidelines.*
BN	Paid by company which originally sold the merchandise. *Requires Account Status Code 13 or 61-65 and Current Balance = 0.*
BO	Foreclosure proceedings started. *Refer to Frequently Asked Question 52 for reporting guidelines.*
BP	Paid through insurance. *Requires Account Status Code 13 or 61-65 and Current Balance = 0.*
BS	Prepaid lease. *Requires Account Type 3A (Auto Lease) or 13 (Lease).* *Definition: Consumer paid lease in advance. No monthly payments are due.* *Refer to Frequently Asked Question 37 for reporting guidelines.*
BT	Principal deferred/Interest payment only.
CH	Guaranteed/Insured.
CI	Account closed due to inactivity.
CJ	Credit line no longer available – in repayment phase. *Continue to report the last assigned Credit Limit. Account Status Code should **not** be 13 or 61-65 and the Current Balance should **not** be zero.* *Definition: To be used for line of credit accounts that have two phases: the borrowing phase and the repayment phase. The repayment phase is a natural progression for the account when the consumer is responsible for payment of the outstanding balance and the credit line is no longer available for use.*

(continued)

Exhibit 7

Special Comment Codes

Code	Description
CK	Credit line reduced due to collateral depreciation. *Definition: To be used for Home Equity or other secured line of credit accounts.*
CL	Credit line suspended due to collateral depreciation. *Continue to report last assigned Credit Limit. Account Status Code should **not** be 13 or 61-65.* *Definition: To be used for Home Equity or other secured line of credit accounts.*
CM	Collateral released by creditor / Balance owing. *Account Status Code should **not** be 13 or 61-65 and the Current Balance should **not** be zero.* *Definition: To be used for Mortgages, Home Equity or other secured accounts when the collateral is released, but the consumer still has an outstanding balance to repay.*
CN	Loan modified under a federal government plan.
CO	Loan modified. *Definition: To be used when reporting loans that are modified, but not under a federal government plan.*
CP	Account in forbearance. *Account Status should **not** be 13 or 61-65 and the Current Balance should **not** be zero.*
CS	Used by **Child Support Agencies only** when reporting delinquent or collection accounts. (No actual comment displays.)

Notes: For comments specific to disputes and accounts closed at consumer's request, refer to the Compliance Condition Code (Field 20 and Exhibit 8).

Special Comment Codes AG (Simple Interest Loan) and AJ (Payroll Deduction) are obsolete as of September 2011 and may no longer be reported.

Exhibit 8

Compliance Condition Codes

The Compliance Condition Code (CCC), which is reported in Field 20 of the Base Segment, allows the reporting of a condition that is required for legal compliance; e.g., according to the Fair Credit Reporting Act (FCRA) or Fair Credit Billing Act (FCBA). Report the following values:

Code	Description
Blank	Retains previously reported value, or no new Compliance Condition Code applies for this activity period
XA	Account closed at consumer's request *Definition: Reported when a consumer requested an account be closed.*
XB	Account information disputed by consumer under the Fair Credit Reporting Act *Definition: Reported when the completeness or accuracy of the account information is disputed by the consumer under the FCRA and investigation of the dispute is in progress by the data furnisher.*
XC	Completed investigation of FCRA dispute — consumer disagrees *Definition: Reported when the investigation of an FCRA dispute has been completed by the data furnisher; however, the consumer disagrees with the outcome of the investigation.*
XD	Account closed at consumer's request and in dispute under FCRA *Definition: Combination code reported when two conditions (XA and XB) apply to the account. A consumer requested an account be closed and the completeness or accuracy of the account information is disputed by the consumer under the FCRA and investigation of the dispute is in progress by the data furnisher.*
XE	Account closed at consumer's request and dispute investigation completed, consumer disagrees. (To be used for FCRA or FCBA disputes) *Definition: Combination code reported when two conditions (XA and XC or XG) apply to the account. A consumer requested an account be closed and the investigation of the dispute has been completed by the data furnisher; however, the consumer disagrees with the outcome of the investigation.*
XF	Account in dispute under Fair Credit Billing Act *Definition: Reported when information is disputed by the consumer under the FCBA and investigation of the dispute is in progress by the data furnisher.*
XG	FCBA Dispute resolved — consumer disagrees *Definition: Reported when the investigation of an FCBA dispute has been completed by the data furnisher; however, the consumer disagrees with the outcome of the investigation.*
XH	Account previously in dispute — investigation completed, reported by data furnisher (To be used for FCRA or FCBA disputes) *Definition: Reported when the investigation of a dispute by the data furnisher was completed.*
XJ	Account closed at consumer's request and in dispute under FCBA *Definition: Combination code reported when two conditions (XA and XF) apply to the account. A consumer requested an account be closed and information is disputed by the consumer under the FCBA and investigation of the dispute is in progress by the data furnisher.*
XR	Removes the most recently reported Compliance Condition Code **Note: Do not use XR as a default value. If no Compliance Condition Code applies in the current activity period, blank fill this field.**

(continued)

Exhibit 8

Compliance Condition Codes

Important Notes:

When a dispute investigation is completed, it is important to update the Compliance Condition Code to show that the investigation has been completed or to delete the previously-reported Compliance Condition Code.

When converting from Metro™ to Metro 2®, it is necessary to report the applicable Compliance Condition Code on your first Metro 2® submission, even if you had reported this information through a Special Comment on your last Metro™ submission.

The code should be reported one time and will be deleted only when another Compliance Condition Code or the **XR** (Removal value) is reported. Example:

Date of Account Information	CCC	Action
03/15/2013	XB	XB is added to file.
04/15/2013	Blank	XB is retained.
05/15/2013	Blank	XB is retained.
06/15/2013	Blank	XB is retained.
07/15/2013	XC	XB is replaced with XC.
08/15/2013	Blank	XC is retained.
09/15/2013	XR	XC is removed.

As an option, the code may be reported each month as long as the condition applies.

Date of Account Information	CCC	Action
03/15/2013	XB	XB is added to file.
04/15/2013	XB	XB is retained.
05/15/2013	XB	XB is retained.
06/15/2013	Blank	XB is retained.
07/15/2013	XC	XB is replaced with XC.
08/15/2013	XC	XC is retained.
09/15/2013	XR	XC is removed.

Note: Regardless of the method of reporting, the code will be deleted *only* when another Compliance Condition Code or the XR (Removal value) is reported.

Exhibit 9

Explanation and Examples of FCRA Compliance/ Date of First Delinquency (Field 25)

PURPOSE: This date will be used by the consumer reporting agencies to determine when delinquent data is to be deleted, pursuant to the Fair Credit Reporting Act (FCRA).

HOW TO REPORT: Reporting of the Date of First Delinquency is based on the following hierarchy:

1. For Account Status Codes 61-65, 71, 78, 80, 82-84, 88-89 and 93-97, report the date of the first delinquency that led to the status being reported. If a delinquent account becomes current, the Date of First Delinquency should be zero filled. Then if the account goes delinquent again, the Date of First Delinquency starts over with the new first delinquency date.

2. For Account Status Codes 05 and 13, if the Payment Rating is 1-6, G or L, report the date of the first delinquency that led to the Payment Rating being reported.

3. For Consumer Information Indicators A-H and Z (Bankruptcies), 1A (Personal Receivership) and V-Y (Reaffirmation of Debt Rescinded with Bankruptcy Chapters), if the account is current (Account Status Code 11 or Account Status Code 05 or 13 with Payment Rating 0), report the date of the bankruptcy/personal receivership petition or notification. Even though the account is not delinquent, this date is required for purging purposes.

   Note: Consumer Information Indicators W, X and Y are obsolete as of September 2010 and may no longer be reported.

If none of the conditions listed in the above hierarchy apply, the Date of First Delinquency should be zero filled.

The following pages contain several step-by-step examples on how to report the FCRA Compliance/Date of First Delinquency.

Exhibit 9

Explanation and Examples of FCRA Compliance/
Date of First Delinquency (Field 25)

Example 1: Displays an account that goes delinquent to current and then goes delinquent again.

Date of Account Information (Field 24)	Due Date (Not reported)	Payments Missed	Account Status & Definition Field 17A	Date of First Delinquency (Field 25)
01/11/2013	12/20/2012	None	11 Current	Zero fill
02/11/2013	01/20/2013	None	11 Current	Zero fill
03/11/2013	02/20/2013	January payment not made	71 30–59 days past the due date	02/19/2013 (First Delinquency)
04/11/2013	03/20/2013	Jan. & Feb. payments not made	78 60-89 days past the due date	02/19/2013
05/11/2013	04/20/2013	None – payments caught up	11 Current	Zero fill
06/11/2013	05/20/2013	April payment not made	71 30-59 days past the due date	05/20/2013 (First Delinquency)
07/11/2013	06/20/2013	April & May payments not made	78 60-89 days past the due date	05/20/2013
08/11/2013	07/20/2013	April, May, June payments not made	80 90-119 days past the due date	05/20/2013
09/11/2013	08/20/2013	April → July payments not made	97 Charge-off	05/20/2013

Note: The month and year reported in the Date of First Delinquency are used by the consumer reporting agencies for purging purposes.

(continued)

Exhibit 9

Explanation and Examples of FCRA Compliance/ Date of First Delinquency (Field 25)

Example 2: Displays an account that goes delinquent and never returns to a current status.

Date of Account Information (Field 24)	Due Date (Not reported)	Payments Missed	Account Status & Definition Field 17A	Date of First Delinquency (Field 25)
01/31/2013	01/01/2013	None	11 Current	Zero fill
02/28/2013	02/01/2013	February payment not made (27 days past the due date)	11 Current (0–29 days past the due date)	Zero fill
03/31/2013	03/01/2013	Feb. & March payments not made (58 days past the due date)	71 30–59 days past the due date	03/03/2013 (First Delinquency)
04/30/2013	04/01/2013	Feb. → Apr. payments not made (88 days past the due date)	78 60–89 days past the due date	03/03/2013
05/31/2013	05/01/2013	Feb. → May payments not made (119 days past the due date)	80 90–119 days past the due date	03/03/2013
06/30/2013	06/01/2013	Feb. → Jun. payments not made (149 days past the due date)	82 120–159 days past the due date	03/03/2013
07/31/2013	07/01/2013	Feb. → July payments not made	97 Charge-off	03/03/2013
08/31/2013	08/01/2013	All payments made	64 Paid Charge-off	03/03/2013

Note: The month and year reported in the Date of First Delinquency are used by the consumer reporting agencies for purging purposes.

(continued)

Exhibit 9

Explanation and Examples of FCRA Compliance/
Date of First Delinquency (Field 25)

Example 3: Displays an account that has rolling delinquencies.

Date of Account Information (Field 24)	Due Date (Not reported)	Payments Missed	Account Status & Definition Field 17A	Date of First Delinquency (Field 25)
01/11/2013	12/20/2012	None	11 Current	Zero fill
02/11/2013	01/20/2013	December payment not made	71 30-59 days past the due date	01/19/2013 (First delinquency)
03/11/2013	02/20/2013	December payment made, but January payment not made	71 30-59 days past the due date	01/19/2013
04/11/2013	03/20/2013	Jan. & Feb. payments not made	78 60-89 days past the due date	01/19/2013
05/11/2013	04/20/2013	Jan. → March payments not made	80 90-119 days past the due date	01/19/2013
06/11/2013	05/20/2013	Jan. → Mar. payments made, but April payment not made	71 30-59 days past the due date	01/19/2013
07/11/2013	06/20/2013	April payment made, but May payment not made	71 30-59 days past the due date	01/19/2013
08/11/2013	07/20/2013	May & June payments not made	78 60-89 days past the due date	01/19/2013

Note: The month and year reported in the Date of First Delinquency are used by the consumer reporting agencies for purging purposes.

(continued)

Exhibit 9

Explanation and Examples of FCRA Compliance/ Date of First Delinquency (Field 25)

Example 4: Displays an account that has been paid; the Payment Rating is delinquent.

Date of Account Information (Field 24)	Due Date (Not reported)	Payments Missed	Account Status & Definition Field 17A	Date of First Delinquency (Field 25)
01/18/2013	01/15/2013	None	11 Current	Zero fill
02/18/2013	02/15/2013	None	11 Current	Zero fill
03/18/2013	03/15/2013	February payment not made	71 30–59 days past the due date	03/17/2013 (First Delinquency)
04/18/2013	04/15/2013	February and March payments not made	78 60–89 days past the due date	03/17/2013
05/18/2013	05/15/2013	February payment made March & April payments not made	78 60-89 days past the due date	03/17/2013
06/18/2013	06/15/2013	March → May payments not made	80 90-119 days past the due date	03/17/2013
07/18/2013	07/15/2013	March → June payments not made	82 120-149 days past the due date	03/17/2013
08/18/2013	08/15/2013	March → July payments not made prior to being paid in full	13 Paid Account Payment Rating = 5 150-179 days past the due date	03/17/2013

Note: The month and year reported in the Date of First Delinquency are used by the consumer reporting agencies for purging purposes.

(continued)

Exhibit 9

Explanation and Examples of FCRA Compliance/ Date of First Delinquency (Field 25)

Example 5: Displays an account that was current when included in a Chapter 7 Bankruptcy. Data furnisher only reports Consumer Information Indicator one time to take effect.

Date of Account Information (Field 24)	Due Date (Not reported)	Payments Missed	Account Status & Definitions Field 17A	Date of First Delinquency (Field 25)
01/18/2013	01/15/2013	None	11 Current	Zero fill
02/18/2013	02/15/2013	None	11 Current	Zero fill
03/18/2013	03/15/2013	None	11 Current Consumer Information Indicator = A Petition for Chapter 7 Bankruptcy	03/07/2013 (Bankruptcy Notification Date)
04/18/2013	04/15/2013	None	11 Current Consumer Information Indicator = Blank	Zero fill

Note: The month and year reported in the Date of First Delinquency are used by the consumer reporting agencies for purging purposes.

(continued)

Exhibit 9

Explanation and Examples of FCRA Compliance/
Date of First Delinquency (Field 25)

Example 6: Displays an account that was current when included in a Chapter 7 Bankruptcy. Data furnisher reports Consumer Information Indicator every month as long as it applies.

Date of Account Information (Field 24)	Due Date (Not reported)	Payments Missed	Account Status & Definitions Field 17A	Date of First Delinquency (Field 25)
01/18/2013	01/15/2013	None	11 Current	Zero fill
02/18/2013	02/15/2013	None	11 Current	Zero fill
03/18/2013	03/15/2013	None	11 Current Consumer Information Indicator = A Petition for Chapter 7 Bankruptcy	03/07/2013 (Bankruptcy Notification Date)
04/18/2013	04/15/2013	None	11 Current Consumer Information Indicator = A Petition for Chapter 7 Bankruptcy	03/07/2013 (Bankruptcy Notification Date)

Note: The month and year reported in the Date of First Delinquency are used by the consumer reporting agencies for purging purposes.

(continued)

Exhibit 9

Explanation and Examples of FCRA Compliance/ Date of First Delinquency (Field 25)

Example 7: Displays an account that was delinquent before it was included in a Chapter 7 Bankruptcy.

Date of Account Information (Field 24)	Due Date (Not reported)	Payments Missed	Account Status & Definition Field 17A	Date of First Delinquency (Field 25)
01/18/2013	01/15/2013	None	11 Current	Zero fill
02/18/2013	02/15/2013	None	11 Current	Zero fill
03/18/2013	03/15/2013	February payment not made	71 30–59 days past the due date	03/17/2013 (First Delinquency)
04/18/2013	04/15/2013	February and March payments not made	78 60–89 days past the due date	03/17/2013
05/18/2013	05/15/2013	February payment made March & April payments not made	78 60-89 days past the due date	03/17/2013
06/18/2013	06/15/2013	March → May payments not made	80 90-119 days past the due date Consumer Information Indicator = A Petition for Chapter 7 Bankruptcy	03/17/2013

Note: The month and year reported in the Date of First Delinquency are used by the consumer reporting agencies for purging purposes.

(continued)

Exhibit 9

Explanation and Examples of FCRA Compliance/ Date of First Delinquency (Field 25)

Fair Credit Reporting Act Excerpts

FCRA Section 605(c) [15 U.S.C. § 1681c(c)], Running of Reporting Period:

> (1) In general: The 7-year period referred to in paragraphs (4) and (6) of subsection (a) shall begin, with respect to any delinquent account that is placed for collection (internally or by referral to a third party, whichever is earlier), charged to profit and loss, or subjected to any similar action, upon the expiration of the 180-day period beginning on the date of the commencement of the delinquency which immediately preceded the collection activity, charge to profit and loss, or similar action.

FCRA Section 605(a) [15 U.S.C. § 1681c(a)], Information Excluded From Consumer Reports:

> (4) Accounts placed for collection or charged to profit and loss which antedate the report by more than seven years.

> (5) Any other adverse item of information, other than records of convictions or crimes which antedates the report by more than seven years.

(continued)

Exhibit 9

Explanation and Examples of FCRA Compliance/ Date of First Delinquency (Field 25)

Fair Credit Reporting Act Excerpts

FCRA Section 623 [15 U.S.C. § 1681s-2], Responsibilities of Furnishers of Information to Consumer Reporting Agencies:

(5) Duty to provide notice of delinquency of accounts.

    (A) In general. - A person who furnishes information to a consumer reporting agency regarding a delinquent account being placed for collection, charged to profit or loss, or subjected to any similar action, shall, not later than 90 days after furnishing the information, notify the agency of the date of delinquency on the account, which shall be the month and year of the commencement of the delinquency on the account that immediately preceded the action.

    (B) Rule of construction.-For purposes of this paragraph only, and provided that the consumer does not dispute the information, a person that furnishes information on a delinquent account that is placed for collection, charged for profit or loss, or subjected to any similar action, complies with this paragraph, if-

        (i) the person reports the same date of delinquency as that provided by the creditor to which the account was owed at the time at which the commencement of the delinquency occurred, if the creditor previously reported that date of delinquency to a consumer reporting agency;

        (ii) the creditor did not previously report the date of delinquency to a consumer reporting agency, and the person establishes and follows reasonable procedures to obtain the date of delinquency from the creditor or another reliable source and reports that date to a consumer reporting agency as the date of delinquency; or

        (iii) the creditor did not previously report the date of delinquency to a consumer reporting agency and the date of delinquency cannot be reasonably obtained as provided in clause (ii), the person establishes and follows reasonable procedures to ensure the date reported as the date of delinquency precedes the date on which the account is placed for collection, charged to profit or loss, or subjected to any similar action, and reports such date to the credit reporting agency.

Exhibit 10

ECOA Codes

The ECOA Code defines the relationship of the consumer to the account in compliance with the Equal Credit Opportunity Act. This code is reported in Field 37 of the Base Segment and Field 10 of the J1 and J2 Segments. Values available:

Code	Description	Definition	Logical Usage
1	Individual	This consumer has contractual responsibility for this account and is primarily responsible for its payment.	• Most commonly reported in Base Segment • May be reported in J1 or J2 Segment when Base Segment consumer is reported with T, X or Z
2	Joint Contractual Liability	This consumer has contractual responsibility for this joint account.	• Base, J1 or J2 Segment
3	Authorized User	This consumer is an authorized user of this account; another consumer has contractual responsibility.	• J1 or J2 Segment
5	Co-maker or Guarantor	This consumer is the co-maker or guarantor for this account, who becomes liable if the maker defaults.	• J1 or J2 Segment • May be reported in Base Segment when business is reported in J2 Segment
7	Maker	This consumer is the maker who is liable for the account, but a co-maker or guarantor is liable if the maker defaults.	• Most commonly reported in Base Segment • May be reported in J1 or J2 Segment if more than one maker on account

(continued)

Exhibit 10

ECOA Codes

Code	Description	Definition	Logical Usage
T	Terminated	The association with the account has been terminated by this consumer. **Note: Refer to Frequently Asked Question 14(b) for usage guidelines on ECOA Code T.**	• Base, J1 or J2 Segment
X	Deceased	This consumer is deceased.	• Base, J1 or J2 Segment
W	Business/ Commercial	This code is used to identify that the company reported in the Name field is contractually liable for this account. **Note: Refer to Frequently Asked Question 21 for guidelines on reporting consumers who are personally liable for business accounts.**	• J2 Segment
Z	Delete Consumer	This code is used to delete this consumer from the account. **Notes: Refer to Frequently Asked Question 14(b) for usage guidelines on ECOA Code Z.** *Only inaccurately reported consumers should be deleted.*	• Base, J1 or J2 Segment

Note: ECOA Codes 0 (Undesignated), 4 (Joint) and 6 (On-Behalf-Of) are obsolete as of September 2003 and may no longer be reported.

Exhibit 11

Consumer Information Indicators

The Consumer Information Indicator (CII), which is reported in Field 38 of the Base Segment, Field 11 of the J1 Segment, and Field 11 of the J2 Segment, contains a value that indicates a special condition that applies to the specific consumer. The Consumer Information Indicator must be reported only on the consumer to whom the information applies. Report the following values:

Code	Description
BLANK	Retains previously reported value, or no new Consumer Information Indicator applies for this activity period
A	Petition for Chapter 7 Bankruptcy
B	Petition for Chapter 11 Bankruptcy
C	Petition for Chapter 12 Bankruptcy
D	Petition for Chapter 13 Bankruptcy
E	Discharged through Bankruptcy Chapter 7
F	Discharged through Bankruptcy Chapter 11
G	Discharged through Bankruptcy Chapter 12
H	Discharged/Completed through Bankruptcy Chapter 13 (Should be reported when consumer has completed all payments through the Chapter 13 plan)
I	Chapter 7 Bankruptcy Dismissed
J	Chapter 11 Bankruptcy Dismissed
K	Chapter 12 Bankruptcy Dismissed
L	Chapter 13 Bankruptcy Dismissed
M	Chapter 7 Bankruptcy Withdrawn
N	Chapter 11 Bankruptcy Withdrawn
O	Chapter 12 Bankruptcy Withdrawn
P	Chapter 13 Bankruptcy Withdrawn
Z	Bankruptcy – Undesignated Chapter **Note: Report indicators with specific bankruptcy chapters, when known.**
1A	Personal Receivership
Q	Removes previously reported Bankruptcy Indicator (A through P and Z) or Personal Receivership Indicator (1A). Also used to report Bankruptcies that have been closed or terminated without being discharged or dismissed. **Note: Do not report Q as a default value. If no new CII applies in the current activity period, blank fill this field.**

Note: **Do not report a bankruptcy indicator if your account is not included in the bankruptcy.**

(continued)

Exhibit 11

Consumer Information Indicators

Code	Description
R	Reaffirmation of Debt
V	Chapter 7 Reaffirmation of Debt Rescinded
2A	Lease Assumption
S	Removes previously reported Reaffirmation of Debt, Reaffirmation of Debt Rescinded and Lease Assumption Indicators (R, V, 2A, and Obsolete values W, X, Y) **Note: Do not report S as a default value. If no new CII applies in the current activity period, blank fill this field.**
T	Credit Grantor Cannot Locate Consumer
U	Consumer Now Located (Removes previously reported T Indicator) **Note: Do not report U as a default value. If no new CII applies in the current activity period, blank fill this field.**

Notes: When converting from Metro™ to Metro 2®, it is necessary to report the applicable Consumer Information Indicator on your first Metro 2® submission, even if you had reported this information through an Account Status Code or Special Comment Code on your last Metro™ submission.

Codes W (Chapter 11 Reaffirmation of Debt Rescinded), X (Chapter 12 Reaffirmation of Debt Rescinded) and Y (Chapter 13 Reaffirmation of Debt Rescinded) are obsolete as of September 2010 and may no longer be reported.

(continued)

Exhibit 11

Consumer Information Indicators

Examples of reporting Consumer Information Indicators:

The Consumer Information Indicator should be reported one time and will be deleted only when another Consumer Information Indicator or a Removal value is reported.

Date of Account Information	CII	Action
03/15/2011	A	A is added to file.
04/15/2011	Blank	A is retained.
05/15/2011	Blank	A is retained.
06/15/2011	E	A is replaced by E.
07/15/2011	Blank	E is retained.

As an option, the code may be reported each month as long as the condition applies.

Date of Account Information	CII	Action
03/15/2011	A	A is added to file.
04/15/2011	A	A is retained.
05/15/2011	A	A is retained.
06/15/2011	E	A is replaced by E.
07/15/2011	E	E is retained.
08/15/2011	Blank	E is retained.

Regardless of the method of reporting (one time or each month), the Consumer Information Indicator will be deleted only when another Consumer Information Indicator or a Removal value is reported.

Date of Account Information	CII	Action
03/15/2011	D	D is added to file.
04/15/2011	D	D is retained.
05/15/2011	Blank	D is retained.
06/15/2011	Blank	D is retained.
07/15/2011	Q	D is removed.

Note: The removal value **Q** is used to remove the **D**, which in this example, was reported in error.

Exhibit 12

Country Codes

These Country Codes, which are unique to Metro 2®, are used for credit reporting purposes and may differ from codes used by other industries.

COUNTRY	CODE	COUNTRY	CODE	COUNTRY	CODE
Afghanistan	AF	Carriacou	CU	Germany	DW
Albania	AN	Cayman Islands	CI	Ghana	GH
Algeria	DZ	Central African		Gibraltar	GI
Andorra	AD	Republic	CF	Grenada	GD
Angola	AO	Chad	CD	Greece	GR
Anguilla	AI	Chile	CL	Greenland	GE
Antigua & Barbuda	AG	China (Peking)	CP	Guadeloupe	GP
Argentina	AT	Colombia	CB	Guatemala	GT
Armenia	RM	Comoros	CJ	Guernsey	GG
Aruba	AW	Congo	CG	Guinea	GN
Ascension	AS	Corsica	CC	Guinea-Bissau	GW
Australia	AU	Costa Rica	CR	Guyana	GY
Austria	DF	Croatia	HX	Haiti	HA
Azerbaijan	AJ	Cuba	HR	Honduras	HN
Azores	AX	Cyprus	CY	Hungary	HU
Bahamas	BS	Czech Republic	CZ	Iceland	IS
Bahrain	BH	Democratic Republic		India	IB
Bangladesh	BD	of Congo	ZR	Indonesia	IF
Barbados	BB	Denmark	DK	Iran	IR
Belarus	BL	Djibouti	DJ	Iraq	IQ
Belgium	BE	Dominica	DM	Ireland	IE
Belize	BZ	Dominican		Israel	IG
Benin	BJ	Republic	DO	Italy	IT
Bermuda	BU	East Timor	EM	Ivory Coast	IC
Bhutan	BM	Ecuador	EC	Jamaica	JM
Bolivia	BO	Egypt	EG	Japan	JP
Bosnia &		El Salvador	SV	Jersey	JE
Herzegovina	BX	Equatorial Guinea	GQ	Jordan	JO
Botswana	BW	Eritrea	ER	Kazakhstan	KZ
Brazil	BR	Estonia	SU	Kenya	KE
British Virgin		Ethiopia	ET	Kiribati	KI
Islands	VG	Falkland Islands	FA	Korea (North)	KX
Brunei	BN	Faroe Islands	FE	Korea (South)	KR
Bulgaria	BG	Fiji	FJ	Kuwait	KW
Burkina Faso	BF	Finland	FI	Kyrgyzstan	KG
Burundi	BI	France	FR	Laos	LO
Cambodia	KA	French Guiana	GF	Latvia	LX
Cameroon	CM	French Polynesia	FP	Lebanon	LB
Canada	CN	Gabon	GB		
Cape Verde	CV	Gambia	GM	(continued)	

Exhibit 12

Country Codes

COUNTRY	CODE	COUNTRY	CODE	COUNTRY	CODE
Leeward Islands	LE	Peru	PU	Taiwan	TW
Lesotho	LS	Philippines	PH	Tanzania	TZ
Liberia	LR	Pitcairn Islands	PS	Thailand	TH
Libya	LV	Poland	PL	Togo	TG
Liechtenstein	CH	Portugal	PT	Tonga	TA
Lithuania	LT	Qatar	QA	Trinidad & Tobago	TT
Luxembourg	LU	Republic of		Tristan da Cunha	TD
Macao	MJ	Georgia	GX	Tunisia	TU
Macedonia	MH	Reunion Island	RE	Turkey	TR
Madagascar	MG	Romania	RO	Turkmenistan	TM
Madeira	MB	Russia	RU	Turks & Caicos	
Malawi	MW	Rwanda	RW	Islands	TC
Malaysia	MY	Saint Helena	SH	Tuvalu	TV
Maldives	MV	Saint Kitts & Nevis	KN	Uganda	UG
Mali	ML	Saint Lucia	LC	Ukraine	UA
Malta	MF	Saint Pierre &		Union of Myanmar	
Martinique	MQ	Miquelon	SP	(Burma)	BK
Mauritania	MR	Saint Vincent & the		United Arab	
Mauritius	MU	Grenadines	SF	Emirates	UM
Mexico	MX	San Marino	SM	United Kingdom	UK
Moldova	LD	Santa Cruz Islands	ST	United States	US
Monaco	AC	Sao Tome &		Uruguay	UY
Mongolia	MC	Principe	MP	Uzbekistan	UZ
Montserrat	MK	Saudi Arabia	SA	Vanuatu	VU
Morocco	RC	Senegal	SN	Vatican City State	VC
Mozambique	MZ	Serbia and		Venezuela	VE
Namibia	NB	Montenegro	SX	Vietnam	VN
Nauru	NA	Seychelles	YC	Wallis/Futuna	
Nepal	NP	Sierra Leone	SL	Island	WT
Netherlands		Singapore	SG	Western Samoa	WS
Antilles	NN	Slovakia	VK	Yemen	YE
Netherlands	NL	Slovenia	XN	Zambia	ZM
New Caledonia	NW	Solomon Islands	SI	Zimbabwe	ZW
New Zealand	NZ	Somalia	SO		
Nicaragua	NI	South Africa	ZA		
Niger	NR	Spain	ES		
Nigeria	NG	Sri Lanka	LK		
Norway	NO	Sudan	SB		
Oman	OM	Suriname	SR		
Pakistan	PK	Swaziland	SZ		
Panama	PM	Sweden	SE		
Papua New		Switzerland	SW		
Guinea	PG	Syria	SY		
Paraguay	PY	Tajikistan	TK		

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Exhibit 13

General Rules for Addresses

Most addresses consist of a street address, containing a street number, street name, street type, city name (spelled out), state code and postal/zip code. Include the complete address on all records; the absence of an address may cause a record to be bypassed.

Do not report non-address information in the Address fields.

Examples: Do not report a spouse name in the Address field.
            Do not report account description terminology, such as Fraud, Bankrupt, Charge-off, etc. in the Address field.

Slashes, dashes and periods are acceptable in the delivery address line.

Use the standard postal abbreviations for state names, such as MS for Mississippi. Refer to Exhibit 14 for a complete list of State Codes.

Notes: **If the consumer has a U.S. address and a foreign address, report the U.S. address.**

The Address Indicator (Field 45 in the Base Segment and Field 18 in the J2 Segment) should be used to designate what address is being reported.

Military Addresses

The standard format for Military Addresses (APO/FPO Addresses) is:

PSC (CMR or UNIT) NNNNN
BOX NNNN or SHIP'S NAME
CITY (APO/FPO), STATE (AE, AP OR AA), ZIP CODE

Currently, the largest unit number is 5 digits long.

The U.S. Postal Service designates the state code for military addresses as follows:

- AE – Armed Forces in Europe, Africa, Middle East and Canada
- AA – Armed Forces in the Americas, excluding Canada
- AP – Armed Forces in the Pacific

All domestic military mail must have the conventional street style addresses.

Exhibit 14

State Codes

STATE	CODE	STATE	CODE
Alabama	AL	North Dakota	ND
Alaska	AK	Northern Mariana Islands	MP
American Samoa	AS	Ohio	OH
Arizona	AZ	Oklahoma	OK
Arkansas	AR	Oregon	OR
California	CA	Palau	PW
Colorado	CO	Pennsylvania	PA
Connecticut	CT	Puerto Rico	PR
Delaware	DE	Rhode Island	RI
District of Columbia	DC	South Carolina	SC
Federated States of		South Dakota	SD
Micronesia	FM	Tennessee	TN
Florida	FL	Texas	TX
Georgia	GA	Utah	UT
Guam	GU	Vermont	VT
Hawaii	HI	Virginia	VA
Idaho	ID	Virgin Islands	VI
Illinois	IL	Washington	WA
Indiana	IN	West Virginia	WV
Iowa	IA	Wisconsin	WI
Kansas	KS	Wyoming	WY
Kentucky	KY		
Louisiana	LA	Military in the	
Maine	ME	Americas other	
Marshall Islands	MH	than Canada	AA
Maryland	MD		
Massachusetts	MA	Military in Europe,	
Michigan	MI	Middle East,	
Minnesota	MN	Africa, Canada	AE
Mississippi	MS		
Missouri	MO	Military in the	
Montana	MT	Pacific Theater	AP
Nebraska	NE		
Nevada	NV		
New Hampshire	NH		
New Jersey	NJ		
New Mexico	NM		
New York	NY		
North Carolina	NC		

Exhibit 15

Data Conversion Checklist

The purpose of the Data Conversion Checklist is to guide data furnishers through one of the following processes by focusing on the critical steps and questions that must be answered.

- Change to a new data processor
- Core system change or conversion (internal in-house system)
- Mergers & Acquisitions
- Coordination of reporting between seller & purchaser of accounts

Data furnishers should contact your data representatives at the consumer reporting agencies early in the process to facilitate a smooth conversion.

Note:
- **External Data Furnisher = Data reported by 3rd Party Data Processor**
- **Internal Data Furnisher = Data reported directly by in-house system**

STEP	TASK DESCRIPTION	CRRG® REFERENCE	ANSWERS/COMMENTS
1	**Conversion Questions**		
	Identify external or internal data furnisher involved.		
	Will new external or internal data furnisher send the data file to same CRAs to which my current processor sends data?		
	Will all portfolios be transferring? If answer is no, which ones will be transferring?		
	Will all accounts be transferring; specifically will paid, transferred and derogatory accounts be transferring?		
	What is the expected date of conversion?		
	What is the approximate number of accounts that are transferring?		
	What Identification Number is currently reported?	Page 4-6	

(continued)

Exhibit 15

Data Conversion Checklist

STEP	TASK DESCRIPTION	CRRG® REFERENCE	ANSWERS/COMMENTS
	What is the Identification Number used by new external or internal data furnisher?	Page 4-6	
	Will format of the account numbers change? If so, provide specifics (e.g.; append or prepend any digits/characters to the Account Number).	Page 4-6	
	If Identification Number or Account Number is changing, will the L1 Change Segment be reported?	Pages 4-40 & 4-41; See FAQ 5	
	Will the Portfolio Types remain the same?	Page 4-7	
	Will the Account Types remain the same?	Page 4-7; See Exhibits 1 & 2	
	Will the Dates Opened remain the same?	Page 4-7	
	Will the Credit Limits remain the same?	Page 4-8	
	Will the Highest Credit or Original Loan Amounts remain the same?	Page 4-8	
	Will new external or internal data furnisher report the Payment History Profile (up to 24 months)?	Page 4-12; See FAQs 24 & 41 and Exhibit 5	
	Will previously-reported history be included with the first submission or will payment history only be reported going forward?	Page 4-12; See FAQs 24 & 41 and Exhibit 5	
	Ensure that the FCRA Compliance/Date of First Delinquency is accurate & consistent with prior reporting.	See FAQ 24 and Exhibit 9	

(continued)

Exhibit 15

Data Conversion Checklist

STEP	TASK DESCRIPTION	ANSWERS/COMMENTS
2	*Contact your data rep at each CRA in advance to notify them about the conversion.*	
	Provide to the CRAs the technical contact's email address & phone number for new external or internal data furnisher.	
	Provide this checklist with answers to your data representative at each CRA.	

Exhibit 16

Examples of Record Layouts — Hexadecimal Representation

The following examples represent Hexadecimal output of the Metro 2® Format 366 and 426 records. They are included here to illustrate how each field should be programmed according to the format specifications.

For each format, there is an example of the Header Record, the Data Record (Base Segment and J1 through N1 Segments) and the Trailer Record. The 366 packed format is shown as variable-length. The 426 unpacked format is shown as fixed-length.

366 FORMAT - HEADER RECORD (VARIABLE BLOCKED)

Note: The Block Descriptor Word shifts the first record of each block over 4 positions.

```
CHAR          HEADER01IN HDR ID EQ HDR ID X HDRTU HDR ID MMDDYYYYMMDDYYYYMMDDYYYYMMDDYYYYREPORTER NAME
ZONE   07000600CCCCCDFFCD4CCD4CC4CD4CCD4CC4E4CCDEE4CCD4CC4DDCCEEEEDDCCEEEEDDCCEEEEDDCCEEEEDCDDDECD4DCDC4444
NUMR   12001E0085145901950849094058084909407084934084909404444888844448888444488884444888895769359051450000
       01...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....
CHAR                    REPORTER ADDRESS
ZONE   44444444444444444444444DCDDDECD4CCCDCEE4444444444444444444444444444444444444444444444444444444444444
NUMR   00000000000000000000000957693590144952000000000000000000000000000000000000000000000000000000000000000
       101...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....
CHAR                 9995551234SOFTWARE VENDOR NAME                       VERNO
ZONE   444444444444444444444FFFFFFFFFFFEDCEECDC4ECDCDD4DCDC44444444444444444444444ECDDD4444444444444444444444
NUMR   00000000000000000000099955512342663619505554690514500000000000000000000559560000000000000000000000000
       201...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....
CHAR
ZONE   444444444444444444444444444444444444444444444444444444444444444444444444444
NUMR   000000000000000000000000000000000000000000000000000000000000000000000000000
       301...5...10...15...20...25...30...35...40...45...50...55...60...65...70
```

POS.			
POS.	1-	4	= Block Descriptor Word
POS.	5-	8	= Record Descriptor Word
POS.	9-	14	= Record Identifier
POS.	15-	16	= Cycle Number
POS.	17-	26	= Innovis Program ID
POS.	27-	36	= Equifax Program ID
POS.	37-	41	= Experian Program ID
POS.	42-	51	= TransUnion Program ID
POS.	52-	59	= Activity Date
POS.	60-	67	= Date Created
POS.	68-	75	= Program Date
POS.	76-	83	= Program Revision Date
POS.	84-123		= Reporter Name
POS.	124-219		= Reporter Address
POS.	220-229		= Reporter Phone #
POS.	230-269		= Software Vendor Name
POS.	270-274		= Software Version #
POS.	275-284		= MicroBilt/PRBC Program ID
POS.	285-370		= Reserved

(continued)

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366 FORMAT - DATA RECORD (VARIABLE BLOCKED)

```
CHAR           -     * ID NUMBER         01ACCOUNT NUMBER                R18                REV
ZONE  0B000B00F062994754CC4DEDCCD44444444444FFCCCDEDE4DEDCCD4444444444444444DFF054980000000070DCE400000000
NUMR  4800440000019100C09405442590000000000011336453054425900000000000000009180019C0010C0005C95500005C000
      01...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....
CHAR    1102200000BBBBBBBBBBBBBBBBB                                                    SURNAME
ZONE  10FFFFFFFFFFCCCCCCCCCCCCCCCCCC4444000200000000000001199000000000000011994444444444444444444EEDDCDC4444444
NUMR  0C110220000022222222222222222200000000C0000C0000C0019C0000C0000C0019C0000000000000000000024951450000000
      101...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....
CHAR       1ST NAME           MIDDLE NAME          2              <2 US1ST LINE OF ADDRESS
ZONE  44444444444FEE4DCDC44444444444DCCCDC444444444F1357901199095524F44EEFEE4DCDC4DC4CCCDCEE44444444
NUMR  00000000000123051450000000000004944350514500000000022468C0014C99513C200421230395506601449522000000000
      201...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....
CHAR     2ND LINE OF ADDRESS            CITY          ST123451234Y J1 SURNAME             1S
ZONE  44444FDC4DCDC4DC4CCCDCEE4444444444444CCEE4444444444444444BEEFFFFFFFFFE4DF4EEDDCDC444444444444444444FE
NUMR  0000025403955066014495220000000000003938000000000000000002312345123480110249514500000000000000000012
      301...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....
CHAR  T NAME          MIDDLE NAME         123456789MMDDYYYY99955512342   J2 SURNAME            1S
ZONE  E4DCDC44444444444DCCCDC4DCDC4444444444FFFFFFFFFFDDCCEEEEFFFFFFFFFFFF444DF4EEDDCDC444444444444444444FE
NUMR  30514500000000000004944350514500000000000123456789444488889995551234200012024951450000000000000000012
      401...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....
CHAR  T NAME          MIDDLE NAME         123456789MMDDYYYY99955512342  US1ST LINE OF ADDRESS
ZONE  E4DCDC44444444444DCCCDC4DCDC4444444444FFFFFFFFFFDDCCEEEEFFFFFFFFFFFFF44EEFEE4DCDC4DC4CCCDCEE4444444444
NUMR  30514500000000000004944350514500000000000123456789444488889995551234200421230395506601449522000000000
      501...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....
CHAR     2ND LINE OF ADDRESS            CITY          ST123451234     J2 SURNAME            1S
ZONE  444FDC4DCDC4DC4CCCDCEE4444444444444CCEE44444444444444444EEFFFFFFFFF4444DF4EEDDCDC444444444444444444FE
NUMR  0002540395506601449522000000000000039380000000000000000002312345123400001202495145000000000000000012
      601...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....
CHAR  T NAME          MIDDLE NAME         123456789MMDDYYYY99955512342  US1ST LINE OF ADDRESS
ZONE  E4DCDC44444444444DCCCDC4DCDC4444444444FFFFFFFFFFDDCCEEEEFFFFFFFFFFFFF44EEFEE4DCDC4DC4CCCDCEE4444444444

NUMR  30514500000000000004944350514500000000000123456789444488889995551234200421230395506601449522000000000
      701...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....
CHAR     LINE OF ADDRESS 2              CITY          ST123451234    K1ORIGINAL CREDITOR NAME
ZONE  444DCDC4DC4CCCDCEE4F44444444444444444CCEE44444444444444444EEFFFFFFFFF4444DFDDCCCDCD4CDCCCEDD4DCDC444444
NUMR  0003955066014495220200000000000000039380000000000000000002312345123400002169979513039549369051450000000
      801...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....
CHAR    00K20PURCHASED PORFOLIO/SOLD NAME   K300ACCOUNT NUMBER   MORT ID NUMBER     K400MMDDYYYYMMDDYYYY00
ZONE  44FFDFFDEDCCCECC4DDDCDDCD6EDDC4DCDC444DFFFCCCDEDE4DEDCCD4444DDDE4CC4DEDCCD4444DFFFDDCCEEEEDDCCEEEEFF
NUMR  0000220749381254076966396126340514500023001336453054425900004693094054425900002400444488884444888800
      901...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....
CHAR  0000000 L13NEW ACCOUNT NUMBER          NEW ID NUMBER     N1EMPLOYER NAME             1ST LI
ZONE  FFFFFFF4DFFDCE4CCCDEDE4DEDCCD44444444444DCE4CC4DEDCCD4444444DFCDDDDECD4DCDC4444444444444444FEE4DC
NUMR  0000000031355601336453054425900000000000005560940544259000000051547368590514500000000000000000123039
      1001...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....
CHAR  NE OF EMPLOYER ADDRESS    2ND LINE OF EMPLOYER ADDRESS    EMPLOYER CITY         ST123451234OCCUPATION
ZONE  DC4DC4CDDDDECD4CCCDCEE4444FDC4DCDC4DC4CDDDDECD4CCCDCEE4444CDDDDECD4CCEE4444444EEFFFFFFFFFFDCCEDCECDD4
NUMR  55066054736859014495220000025403955066054736859014495220000054736859039380000000231234512346334713965 0
      1101...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....
CHAR
ZONE  44444444
NUMR  00000000
      1201...5...
```

(continued)

POS.	1- 4	= Block Descriptor Word
POS.	5- 8	= Record Descriptor Word
POS.	9	= Processing Indicator
POS.	10- 17	= Time Stamp
POS.	18	= Correction Indicator
POS.	19- 38	= Identification Number
POS.	39- 40	= Cycle Identifier
POS.	41- 70	= Account Number
POS.	71	= Portfolio Type
POS.	72- 73	= Account Type
POS.	74- 78	= Date Opened
POS.	79- 83	= Credit Limit
POS.	84- 88	= Highest Credit
POS.	89- 91	= Terms Duration
POS.	92	= Terms Frequency
POS.	93- 97	= Sched Monthly Payment
POS.	98-102	= Actual Payment Amt
POS.	103-104	= Account Status
POS.	105	= Payment Rating
POS.	106-129	= Payment Hist. Profile
POS.	130-131	= Special Comment
POS.	132-133	= Compliance Cond Code
POS.	134-138	= Current Balance
POS.	139-143	= Amount Past Due
POS.	144-148	= Orig Charge-Off Amt
POS.	149-153	= Date of Account Information
POS.	154-158	= Date Of 1st Delinquency
POS.	159-163	= Date Closed
POS.	164-168	= Date Of Last Payment
POS.	169	= Interest Type Indicator
POS.	170-185	= Reserved
POS.	186	= Consumer Trans Type
POS.	187-211	= Surname
POS.	212-231	= First Name
POS.	232-251	= Middle Name
POS.	252	= Generation Code
POS.	253-257	= SSN
POS.	258-262	= Date Of Birth
POS.	263-268	= Telephone Number
POS.	269	= ECOA Code
POS.	270-271	= Consumer Info Ind
POS.	272-273	= Country Code
POS.	274-305	= Address - Line 1
POS.	306-337	= Address - Line 2
POS.	338-357	= City
POS.	358-359	= State
POS.	360-368	= Postal/Zip Code
POS.	369	= Address Indicator
POS.	370	= Residence Code

366 FORMAT – TRAILER RECORD (Variable Blocked)

```
CHAR         <TRAILER
ZONE   07000600EDCCDCD00001000010000000001000020000300000000000000000000000000000000000000000000000000000000
NUMR   12001E0039193590000C0000C0000C0000C0000C0000C0000C0000C0000C0000C0000C0000C0000C0000C0000C0000C0000C
       01...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....
CHAR
ZONE   0000000000000000000000000000000000000000000000000000000001000010000100001000010000100004000001
NUMR   0000C0000C0000C0000C0000C0000C0000C0000C0000C0000C0000C0000C0000C0000C0000C0000C0000C0000C0000C0000C
       101...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....
CHAR
ZONE   00001000020000000000000000000000000044444444444444444444444444444444444444444444444444444444444444
NUMR   0000C0000C0000C0000C0000C0000C0000C0000C000000000000000000000000000000000000000000000000000000000000
       201...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....
CHAR
ZONE   444444444444444444444444444444444444444444444444444444444444444444444
NUMR   0000000000000000000000000000000000000000000000000000000000000000000
       301...5...10...15...20...25...30...35...40...45...50...55...60...65...70
```

POS.	1- 4	= Block Descriptor Word
POS.	5- 8	= Record Descriptor Word
POS.	9- 15	= Record Identifier
POS.	16- 20	= Total Base Records
POS.	21- 25	= Reserved
POS.	26- 30	= Total Status DF
POS.	31- 35	= Total J1 Segments
POS.	36- 40	= Total J2 Segments
POS.	41- 45	= Block Count
POS.	46- 50	= Total Status DA
POS.	51- 55	= Total Status 05
POS.	56- 60	= Total Status 11
POS.	61- 65	= Total Status 13
POS.	66- 70	= Total Status 61
POS.	71- 75	= Total Status 62
POS.	76- 80	= Total Status 63
POS.	81- 85	= Total Status 64
POS.	86- 90	= Total Status 65
POS.	91- 95	= Total Status 71
POS.	96-100	= Total Status 78
POS.	101-105	= Total Status 80
POS.	106-110	= Total Status 82
POS.	111-115	= Total Status 83
POS.	116-120	= Total Status 84
POS.	121-125	= Total Status 88
POS.	126-130	= Total Status 89
POS.	131-135	= Total Status 93
POS.	136-140	= Total Status 94
POS.	141-145	= Total Status 95
POS.	146-150	= Total Status 96
POS.	151-155	= Total Status 97
POS.	156-160	= Total ECOA Z
POS.	161-165	= Total Employment Segs
POS.	166-170	= Total Orig Cred Segs
POS.	171-175	= Total Purch/Sold Segs
POS.	176-180	= Total Mort Info Segs
POS.	181-185	= Total Spec Pymnt Segs
POS.	186-190	= Total Change Segs
POS.	191-195	= Total SSN All
POS.	196-200	= Total SSN Base
POS.	201-205	= Total SSN J1
POS.	206-210	= Total SSN J2
POS.	211-215	= Total Birthday All
POS.	216-220	= Total Birthday Base
POS.	221-225	= Total Birthday J1
POS.	226-230	= Total Birthday J2
POS.	231-235	= Total Phone # All
POS.	236-370	= Reserved

(continued)

426 FORMAT - HEADER RECORD (Fixed Length)

```
CHAR  1364HEADER  IN HDR     EQ HDR ID X HDRTU HDR ID MMDDYYYYMMDDYYYYMMDDYYYYMMDDYYYYREPORTER NAME
ZONE  FFFFCCCCCD44CD4CCD4444CD4CCD4CC4E4CCDEE4CCD4CC4DDCCEEEEDDCCEEEEDDCCEEEEDDCCEEEEDCDDDECD4DCDC44444444
NUMR  13648514590095084900005808490940708493408490940444488884444888844448888444488889576935905145000000000
       01...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....
CHAR                   REPORTER ADDRESS
ZONE  444444444444444444DCDDDECD4CCCDCEE444444444444444444444444444444444444444444444444444444444444444444
NUMR  000000000000000000009576935901449522000000000000000000000000000000000000000000000000000000000000000
      101...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....
CHAR              9995551234SOFTWARE VENDOR NAME                     VERNO
ZONE  44444444444444FFFFFFFFFFFEDCEECDC4ECDCDD4DCDC4444444444444444444444ECDDD4444444444444444444444444444
NUMR  000000000000009995551234266361950555469051450000000000000000000055956000000000000000000000000000000
      201...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....
CHAR
ZONE  444444444444444444444444444444444444444444444444444444444444444444444444444444444444444444444444444
NUMR  000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000
      301...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....
CHAR
ZONE  444444444444444444444444444444444444444444444444444444444444444444444444444444444444444444444444444
NUMR  000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000
      401...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....
```

...continue to blank-fill out to 1364 characters...

```
CHAR
ZONE  444444444444444444444444444444444444444444444444444444444444444444444444444444444444444444444444444
NUMR  000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000
      1101...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....
CHAR
ZONE  444444444444444444444444444444444444444444444444444444444444444444444444444444444444444444444444444
NUMR  000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000
      1201...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....
CHAR
ZONE  44444444444444444444444444444444444444444444444444444444444444444444
NUMR  000000000000000000000000000000000000000000000000000000000000000000
      1301...5...10...15...20...25...30...35...40...45...50...55...60...6
```

(continued)

POS.   1- 4 = Record Descriptor Word
POS.   5- 10 = Record Identifier
POS. 11- 12 = Cycle Number
POS. 13- 22 = Innovis Program ID
POS. 23- 32 = Equifax Program ID
POS. 33- 37 = Experian Program ID
POS. 38- 47 = TransUnion Program ID
POS. 48- 55 = Activity Date
POS. 56- 63 = Date Created
POS. 64- 71 = Program Date
POS. 72- 79 = Program Revision Date
POS. 80-119 = Reporter Name
POS. 120-215 = Reporter Address
POS. 216-225 = Reporter Phone #
POS. 226-265 = Software Vendor Name
POS. 266-270 = Software Version #
POS. 271-280 = MicroBilt/PRBC Prog. ID
POS. 281-426 = Reserved
POS.427-1364 = Blank Fill

426 FORMAT - DATA RECORD (Fixed Length)

```
CHAR   13641MMDDYYYYHHMMSS ID NUMBER                ACCOUNT NUMBER                      R18MMDDYYYY00000500000000200
ZONE   FFFFFDDCCEEEECCDDEE4CC4DEDCCD4444444444444CCCDEDE4DEDCCD4444444444444444DFFDDCCEEEEFFFFFFFFFFFFFFFFFFFFF
NUMR   1364144448888884422094054425900000000000001336453054425900000000000000091844448888800000500000000200
       01...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....
CHAR   0REV 0000000200000000000110211000BBBBBBBBBBBBBBBBBBBB   00000000000000000000000000000MMDDYYYYMMDDYYYYMMD
ZONE   FDCE4FFFFFFFFFFFFFFFFFFFFFFFFFFFFCCCCCCCCCCCCCCCCCCCC4444PFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFDDCCEEEEDDCCEEEEDDC
NUMR   09550000000020000000000110211000222222222222222222200000000000000000000000000000444488884444888844
       101...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....
CHAR   DYYYYMMDDYYYY                1SURNAME              FIRST NAME         MIDDLE NAME           2123
ZONE   CEEEEDDCCEEBE4444444444444444444FEEDDCDC4444444444444444444CCDEE4DCDC4444444444DCCCDC4DCDC444444444FFFF
NUMR   48888444488880000000000000000000012495145000000000000000006992305145000000000004944350514500000000002123
       201...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....
CHAR   456789MMDDYYYY99955512341  US1ST LINE OF ADDRESS         2ND LINE OF ADDRESS            CITY
ZONE   FFFFFFDDCCEEEEFFFFFFFFFFFFFF44EEFEE4DCDC4DC4CCCDCEE444444444444444FDC4DCDC4DC4CCCDCEE444444444444CCEE444
NUMR   456789444488889995551234100421230395506601449522000000000000002540395506601449522000000000000003938000
       301...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....
CHAR          ST123451234   J1 SURNAME              1ST NAME           MIDDLE NAME           12345
ZONE   4444444444444EEFFFFFFFFF44DF4EEDDCDC4444444444444444444FEE4DCDC444444444444DCCCDC4DCDC444444444FFFFF
NUMR   0000000000000231234512340011024951450000000000000000001230514500000000000004944350514500000000012345
       401...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....
CHAR   6789MMDDYYYY99955512342     J1
ZONE   FFFFDDCCEEEEFFFFFFFFFFFF444DF4444444444444444444444444444444444444444444444444444444444444444444444444444
NUMR   67894444888899955512342000110000000000000000000000000000000000000000000000000000000000000000000000000
       501...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....
CHAR               J2 SURNAME              1ST NAME           MIDDLE NAME          112345
ZONE   4444444444444444444444444444DF4EEDDCDC4444444444444444444FEE4DCDC444444444444DCCCDC4DCDC444444444FFFFFF
NUMR   00000000000000000000000000001202495145000000000000000000012305145000000000000049443505145000000000112345
       601...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....

CHAR   6789MMDDYYYY99955512342  US1ST LINE OF ADDRESS         2ND LINE OF ADDRESS            CITY
ZONE   FFFFDDCCEEEEFFFFFFFFFFFF44EEFEE4DCDC4DC4CCCDCEE444444444444FDC4DCDC4DC4CCCDCEE444444444444CCEE44444
NUMR   6789444488889995551234200421230395506601449522000000000000025403955066014495220000000000000393800000
       701...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....
CHAR          ST123451234    J2
ZONE   4444444444EEFFFFFFFFF4444DF4444444444444444444444444444444444444444444444444444444444444444444444444444
NUMR   00000000002312345123400012000000000000000000000000000000000000000000000000000000000000000000000000000
       801...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....
CHAR
ZONE   4444444444444444444444444444444444444444444444444444444444444444444444444444444444444444444444444444
NUMR   0000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000
       901...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....
CHAR                   K1ORIGINAL CREDITOR NAME        00K20PURCHASED PORFOLIO/SOLD NAME    K300AC
ZONE   4444444444444444444444444444DFDDCCCDCD4CDCCCEDD4DCDC44444444FFDFFDEDCCCECC4DDDCDDCD6EDDC4DCDC444DFFFCC
NUMR   000000000000000000000000000216997951303954936905145000000000022074938125407696639612634051450002300013
       1001...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....
CHAR   COUNT NUMBER    MORT ID NUMBER    K400MMDDYYYYMMDDYYYY000000000 L13NEW ACCOUNT NUMBER           NEW
ZONE   CDEDE4DEDCCD4444DDDE4CC4DEDCCD4444DFFFDDCCEEEEDDCCEEEEFFFFFFFFF4DFFDCE4CCCDEDE4DEDCCD444444444444DCE
NUMR   36453054425900004693094054425900002400444488884444888800000000003135560133645305442590000000000556
       1101...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....
```

POS.				
POS.	1-	4	=	Record Descriptor Word
POS.		5	=	Processing Indicator
POS.	6-	19	=	Time Stamp
POS.		20	=	Correction Indicator
POS.	21-	40	=	Identification #
POS.	41-	42	=	Cycle Identifier
POS.	43-	72	=	Account Number
POS.		73	=	Portfolio Type
POS.	74-	75	=	Account Type
POS.	76-	83	=	Date Opened
POS.	84-	92	=	Credit Limit
POS.	93-	101	=	Highest Credit
POS.	102-	104	=	Terms Duration
POS.		105	=	Terms Frequency
POS.	106-	114	=	Sched Monthly Payment
POS.	115-	123	=	Actual Payment Amt
POS.	124-	125	=	Account Status
POS.		126	=	Payment Rating
POS.	127-	150	=	Payment History Profile
POS.	151-	152	=	Special Comment
POS.	153-	154	=	Compliance Cond Code
POS.	155-	163	=	Current Balance
POS.	164-	172	=	Amount Past Due
POS.	173-	181	=	Orig Charge-Off Amt
POS.	182-	189	=	Date of Account Info.
POS.	190-	197	=	Date Of 1st Delinquency
POS.	198-	205	=	Date Closed
POS.	206-	213	=	Date of Last Payment
POS.	214		=	Interest Type Indicator
POS.	215-	230	=	Reserved
POS.		231	=	Consumer Trans Type
POS.	232-	256	=	Surname
POS.	257-	276	=	First Name
POS.	277-	296	=	Middle Name
POS.		297	=	Generation Code
POS.	298-	306	=	SSN
POS.	307-	314	=	Date Of Birth
POS.	315-	324	=	Telephone Number
POS.		325	=	ECOA Code
POS.	326-	327	=	Consumer Info Ind
POS.	328-	329	=	Country Code
POS.	330-	361	=	Address - Line 1
POS.	362-	393	=	Address - Line 2
POS.	394-	413	=	City
POS.	414-	415	=	State
POS.	416-	424	=	Postal/Zip Code
POS.		425	=	Address Indicator
POS.		426	=	Residence Code

(continued)

426 FORMAT - DATA RECORD (Fixed Length) continued

```
CHAR    ID NUMBER         N1EMPLOYER NAME                1ST LINE OF EMPLOYER ADDRESS    2ND LINE OF EMPLOY      See Attachment for Segment
ZONE    4CC4DEDCCD44444444DFCDDDDECD4DCDC4444444444444444FEE4DCDC4DC4CDDDDECD4CCCDCEE4444FDC4DCDC4DC4CDDDDE    definitions.
NUMR    09405442590000000051547368590514500000000000000001230395506605473685901449522000025403955066547368
   1201...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....
CHAR    ER ADDRESS    EMPLOYER CITY       ST123451234OCCUPATION
ZONE    CD4CCCDCEE4444CDDDDECD4CCEE4444444EEFFFFFFFFFFDCCEDCECDD444444444
NUMR    59014495220000547368590393800000000231234512346334713965000000000
   1301...5...10...15...20...25...30...35...40...45...50...55...60...6
```

(continued)

426 FORMAT - TRAILER RECORD (FIXED LENGTH)

```
CHAR  1364TRAILER0000000010000000010000000000000000000000000000000000000000000000000000000000000000
ZONE  FFFFEDCCDCDFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFF
NUMR  136439193590000000010000000010000000000000000000000000000000000000000000000000000000000000000000
      01...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....
CHAR  00000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000
ZONE  FFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFF
NUMR  00000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000
      101...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....
CHAR  00000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000
ZONE  FFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFF
NUMR  00000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000
      201...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....
CHAR  00000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000
ZONE  FFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFF
NUMR  00000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000
      301...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....
CHAR  0000000
ZONE  FFFFFFF444444444444444444444444444444444444444444444444444444444444444444444444444444444444444444
NUMR  00000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000
      401...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....
CHAR
ZONE  444444444444444444444444444444444444444444444444444444444444444444444444444444444444444444444444
NUMR  00000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000
      501...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....
CHAR
ZONE  444444444444444444444444444444444444444444444444444444444444444444444444444444444444444444444444
NUMR  00000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000
      601...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....
CHAR
ZONE  444444444444444444444444444444444444444444444444444444444444444444444444444444444444444444444444
NUMR  00000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000
      701...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....
```

...continue to blank-fill out to 1364 characters...

```
CHAR
ZONE  444444444444444444444444444444444444444444444444444444444444444444444444444444444444444444444444
NUMR  00000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000
      1001...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....
CHAR
ZONE  444444444444444444444444444444444444444444444444444444444444444444444444444444444444444444444444
NUMR  00000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000
      1101...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....
CHAR
ZONE  444444444444444444444444444444444444444444444444444444444444444444444444444444444444444444444444
NUMR  00000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000
      1201...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....
CHAR
ZONE  444444444444444444444444444444444444444444444444444444444444444444444444444444444
NUMR  000000000000000000000000000000000000000000000000000000000000000000
      1301...5...10...15...20...25...30...35...40...45...50...55...60...6
```

POS.   1- 4 = Record Descriptor Word
POS.   5- 11 = Record Identifier
POS. 12- 20 = Total Base Records
POS. 21- 29 = Reserved
POS. 30- 38 = Total Status DF
POS. 39- 47 = Total J1 Segments
POS. 48- 56 = Total J2 Segments
POS. 57- 65 = Block Count
POS. 66- 74 = Total Status DA
POS. 75- 83 = Total Status 05
POS. 84- 92 = Total Status 11
POS. 93-101 = Total Status 13
POS. 102-110 = Total Status 61
POS. 111-119 = Total Status 62
POS. 120-128 = Total Status 63
POS. 129-137 = Total Status 64
POS. 138-146 = Total Status 65
POS. 147-155 = Total Status 71
POS. 156-164 = Total Status 78
POS. 165-173 = Total Status 80
POS. 174-182 = Total Status 82
POS. 183-191 = Total Status 83
POS. 192-200 = Total Status 84
POS. 201-209 = Total Status 88
POS. 210-218 = Total Status 89
POS. 219-227 = Total Status 93
POS. 228-236 = Total Status 94
POS. 237-245 = Total Status 95
POS. 246-254 = Total Status 96
POS. 255-263 = Total Status 97
POS. 264-272 = Total ECOA Z
POS. 273-281 = Total Employment Segs
POS. 282-290 = Total Orig Cred Segs
POS. 291-299 = Total Purch/Sold Seg
POS. 300-308 = Total Mtg Info Segs
POS. 309-317 = Total Spec Pymnt Segs
POS. 318-326 = Total Change Segs
POS. 327-335 = Total SSN All
POS. 336-344 = Total SSN Base
POS. 345-353 = Total SSN J1
POS. 354-362 = Total SSN J2
POS. 363-371 = Total Birthday All
POS. 372-380 = Total Birthday Base
POS. 381-389 = Total Birthday J1
POS. 390-398 = Total Birthday J2
POS. 399-407 = Total Phone # All
POS. 408-426 = Reserved
POS.427-1364 = Blank Fill

(continued)

ATTACHMENT - SEGMENT DEFINITIONS

J1 Segment
- Pos.   1- 2 = Segment Identifier
- Pos.   3 = Consumer Transaction Type
- Pos.   4- 28 = Surname
- Pos.   29- 48 = First Name
- Pos.   49- 68 = Middle Name
- Pos.   69 = Generation Code
- Pos.   70- 78 = Social Security Number
- Pos.   79- 86 = Date of Birth
- Pos.   87- 96 = Telephone Number
- Pos.   97 = ECOA Code
- Pos.   98- 99 = Consumer Information Indicator
- Pos.   100 = Reserved

J2 Segment
- Pos.   1- 2 = Segment Identifier
- Pos.   3 = Consumer Transaction Type
- Pos.   4- 28 = Surname
- Pos.   29- 48 = First Name
- Pos.   49- 68 = Middle Name
- Pos.   69 = Generation Code
- Pos.   70- 78 = Social Security Number
- Pos.   79- 86 = Date of Birth
- Pos.   87- 96 = Telephone Number
- Pos.   97 = ECOA Code
- Pos.   98- 99 = Consumer Information Indicator
- Pos. 100-101 = Country Code
- Pos. 102-133 = First Line of Address
- Pos. 134-165 = Second Line of Address
- Pos. 166-185 = City
- Pos. 186-187 = State
- Pos. 188-196 = Postal/Zip Code
- Pos.   197 = Address Indicator
- Pos.   198 = Residence Code
- Pos. 199-200 = Reserved

K1 Segment
- Pos.   1- 2 = Segment Identifier
- Pos.   3-32 = Original Creditor Name
- Pos.   33-34 = Creditor Classification

K2 Segment
- Pos.   1- 2 = Segment Identifier
- Pos.   3 = Purchased From/Sold To Indicator
- Pos.   4-33 = Purchased From or Sold To Name
- Pos.   34 = Reserved

K3 Segment
- Pos.   1- 2 = Segment Identifier
- Pos.   3- 4 = Agency Identifier
- Pos.   5-22 = Account Number
- Pos.   23-40 = Mortgage Identification Number

K4 Segment
- Pos.   1- 2 = Segment Identifier
- Pos.   3- 4 = Specialized Payment Indicator
- Pos.   5-12 = Deferred Payment Start Date
- Pos.   13-20 = Balloon Payment Due Date
- Pos.   21-29 = Balloon Payment Amount
- Pos.   30 = Reserved

L1 Segment
- Pos.   1- 2 = Segment Identifier
- Pos.   3 = Change Indicator
- Pos.   4-33 = New Account Number
- Pos.   34-53 = New Identification Number
- Pos.   54 = Reserved

N1 Segment
- Pos.   1- 2 = Segment Identifier
- Pos.   3- 32 = Employer Name
- Pos.   33- 64 = First Line of Employer Address
- Pos.   65- 96 = Second Line of Employer Address
- Pos.   97-116 = Employer City
- Pos. 117-118 = Employer State
- Pos. 119-127 = Employer Postal/Zip Code
- Pos. 128-145 = Occupation
- Pos.   146 = Reserved

Frequently Asked Questions and Answers

Segments and Appendages (6-5)

1. How is the Base Segment used?
2. What if we don't currently capture data for a specific field in our system?
3. How are the J1 and J2 Segments used?
4. When reporting fixed-length records, can the J2 segment be reported for all consumers, whether they live at the same or different address as the primary borrower? If the address is the same, can the address fields be blank?
5. How is the L1 Segment used?
6. How are fixed-length records reported if no appendage (e.g., J1, J2) information is available?
7. How are variable-length records reported if no appendage (e.g., J1, J2) information is available?

BDW / RDW (6-7)

8. What is the BDW and how is it used?
9. What is the RDW and how is it used?

Delinquency Reporting (6-7)

10. How are delinquencies calculated?

Cycle Reporting (6-7)

11. When is cycle reporting appropriate, versus month-end reporting?

Account Status, Payment Rating, Special Comment (6-8)

12. How do Account Statuses, Payment Ratings and Special Comments interact?

ECOA Requirements (6-9)

13. How do I comply with ECOA?
14. ECOA Codes:
    (a) How is an ECOA change reported?
    (b) What is the difference between ECOA Codes T (Association with Account Terminated) and Z (Delete Consumer)?

(continued)

Frequently Asked Questions and Answers

FCRA Requirements (6-10)

15. Reserved
16. The Fair Credit Reporting Act requires certain information to be reported with regard to returned checks. What are those requirements?

Deleting Accounts/Borrowers (6-12)

17. How should an account, or a specific borrower, be deleted from the consumer reporting agencies' files?

Consumer Information (6-13)

18. How should a new borrower be added to an existing account?
19. How should a consumer's association with an existing account be terminated?
20. How should deceased borrowers be reported?
21. How should a business account be reported when a consumer is personally liable?

Duplicate Tradelines (6-14)

22. What causes duplicate tradelines?

Media (6-14)

23. What types of media are acceptable?

First Time Reporters (6-15)

24. Are there any special reporting requirements for a first time reporter when sending data to the consumer reporting agencies?

(continued)

Frequently Asked Questions and Answers

Accounts Included in Bankruptcy (6-16)

25. How should an account that has been included in Bankruptcy be reported when a consumer is making payments or has paid the account in full, even though the account has not been reaffirmed?
26. Is there a preferred method of reporting when accounts are completely or partially reaffirmed in bankruptcy?
27. Accounts included in Bankruptcy Chapter 7, 11 or 12:
    (a) How should an account be reported when all borrowers associated to the account filed Bankruptcy Chapter 7, 11 or 12?
    (b) How should an account be reported when one borrower filed Bankruptcy Chapter 7, 11 or 12 and the other borrower did not?
28. Accounts included in Bankruptcy Chapter 13:
    (a) How should an account be reported when all borrowers associated to the account filed Bankruptcy Chapter 13?
    (b) How should an account be reported when one borrower filed Bankruptcy Chapter 13 and the other borrower did not?
29. How should a secured debt (e.g., mortgage account) be reported when a consumer completes the required payments through a Bankruptcy Chapter 12 or 13 plan, but the account is still open and the consumer is continuing to make payments?
30. How should an account included in bankruptcy be reported if a "Relief from Stay" is granted to the creditor?
31. How should bankruptcies be reported when the consumer voluntarily surrenders the merchandise or redeems the merchandise?
32. How should an account be reported when a Bankruptcy case has been closed or terminated without being discharged or dismissed?

Reporting Scenarios (6-28)

33. When and how should Debit Cards be reported?
34. Charge-offs:
    (a) How should charged off accounts be reported?
    (b) How should paid charge-off accounts be reported?
    (c) Is there a preferred method of reporting when an account is partially charged off?
35. If a credit card or account is in dispute or temporarily unavailable for use because the credit grantor is conducting an investigation (due to a request from the consumer, such as potential identity theft or other reason), how should the account be reported?
36. How should an account be reported when an auto lease is paid in full, yet there are over mileage charges, excess wear and tear charges, or other outstanding charges on the account?
37. How should an account be reported when an auto lease is prepaid – where entire lease payment is paid at the time of opening?

(continued)

Frequently Asked Questions and Answers

Reporting Scenarios (6-31)

38. How should accounts that are paid in full for less than the full balance (i.e., settled) be reported?
39. How should a paid in full, closed account be reported?
40. How should a closed account be reported that has an outstanding balance?
41. How long should paid accounts (Account Status Code 13, 61-65) continue to be reported?
42. How should a renegotiated/refinanced loan be reported?
43. How should lost or stolen credit cards be reported?
44. How should deferred loans be reported?
45. How should accounts in forbearance be reported?
46. How should accounts that have been transferred be reported?
47. How should accounts that have been sold to another company be reported?
48. How should accounts that have been purchased from another company be reported?
49. How are "payment reversal" transactions handled when reporting Date of Last Payment, Date of First Delinquency, Payment History Profile and Actual Payment Amount?
50. Consumer loans may have multiple payment schedules, which may each have different payment frequencies (e.g., principal amount due annually and interest amount due monthly). How should these loans be reported?
51. How should credit cards with no preset spending limits be reported that have terms allowing consumers to exceed the credit limits (i.e., Flexible Spending Credit Cards)?
52. How should the different stages of foreclosure be reported?
53. How should alternatives to foreclosure (i.e., Deed in Lieu and Short Sale) be reported?
54. How should a secured account (i.e., mortgage, home equity or other secured account) be reported when the collateral is released but there is an outstanding balance due?
55. How should full loan assumptions be reported?
56. How should simple loan assumptions be reported?
57. How should reverse mortgages be reported?
58. How should an account be reported when the consumer is affected by a natural or declared disaster?
59. How should deposit accounts, with overdraft protection, be reported that have been overdrawn?
60. How should prepaid credit cards/gift cards be reported?
61. How should an account be reported when it is included in a Personal Receivership plan (Wisconsin Chapter 128)?
62. How should an account be reported when merchandise has been repossessed or the consumer has voluntarily surrendered the merchandise?

Frequently Asked Questions and Answers

SEGMENTS AND APPENDAGES

1. **Question: How is the Base Segment used?**

    Answer: The Base Segment of the Metro 2® Format is used to report the identification information for the primary borrower, as well as all of the pertinent account information, such as Date Opened, High Credit, Current Balance and Account Status.

2. **Question: What if we don't currently capture data for a specific field in our system?**

    Answer: Refer to Record Layouts within the Metro 2® Format section for designated Required Fields.

    If you have a question about a specific field that is not on your system, contact all the consumer reporting agencies to determine if that field is required. Some fields must be reported to comply with legislative requirements, while others are used to make the reported data complete and accurate.

3. **Question: How are the J1 and J2 Segments used?**

    Answer: In general, appendages in the Metro 2® Format are designed to allow the data furnisher to report additional information about the account by adding the appropriate appendages to the end of the Base Segment. Two segments: J1 and J2 are used in reporting the names and addresses (if different from the primary borrower) of individuals who are associated with the account.

    - The J1 Segment is used to report a consumer who is associated with the account who lives at the same address as the individual reported in the Base Segment.

    - The J2 Segment is used to report a consumer who is associated with the account and who lives at the same or different address from the individual reported in the Base Segment.

Frequently Asked Questions and Answers

4. **Question: When reporting fixed-length records, can the J2 Segment be reported for all consumers, whether they live at the same or different address as the primary borrower? If the address is the same, can the address fields be blank?**

    Answer: If you are reporting fixed-length records, you may choose to report only J2 Segments for all associated consumers. In that case, the J2 Segments must always contain addresses, even if the addresses are the same as those reported in the Base Segments.

5. **Question: How is the L1 Segment used?**

    Answer: The L1 Segment is used to report a new Account Number or a new Identification Number in situations when one or both of these numbers has changed since the last reporting period. The Change Indicator field in the L1 Segment specifies whether the change is to the Account Number, the Identification Number or both.

    The old Account Number is reported in the Consumer Account Number field of the Base Segment and the new Account Number is reported in the New Consumer Account Number field of the L1 Segment. The old Identification Number is reported in the Identification Number field of the Base Segment and the new Identification Number is reported in the New Identification Number field of the L1 Segment.

    The L1 Segment should be reported at the time of the Account Number/Identification Number change and should be reported only once. The following month, the new numbers should appear in the Base Segment.

6. **Question: How are fixed-length records reported if no appendage (e.g., J1, J2) information is available?**

    Answer: If no information is available for the appendages, provide the Segment Identifier (e.g., J1, J2) and blank fill the remainder of the segment.

7. **Question: How are variable-length records reported if no appendage (e.g., J1, J2) information is available?**

    Answer: Do not report the appendage.

Frequently Asked Questions and Answers

BDW / RDW

8. Question: What is the BDW and how is it used?

Answer: For variable-length blocks, the Block Descriptor Word (BDW) is typically systems-generated and contains a value equal to the length of each block of data. The BDW must be reported when using the packed format or when reporting variable length records. The BDW is used internally by each consumer reporting agency's system to determine the number of bytes in each block.

9. Question: What is the RDW and how is it used?

Answer: The Record Descriptor Word (RDW) contains a value equal to the number of bytes in each record. A data record includes the Base Segment and any appendages (e.g., J1, K1, N1).

The RDW is a required field and may be systems-generated by the data furnisher's system. If not, it must be hard-coded in the program.

The RDW is used internally by each consumer reporting agency's system to determine the number of bytes in each data record.

DELINQUENCY REPORTING

10. Question: How are delinquencies calculated?

Answer: Delinquencies should be calculated from the due date. For consumer reporting purposes, an account is not deemed to be delinquent until it is at least 30 days (Account Status Code 71) past the due date.

CYCLE REPORTING

11. Question: When is cycle reporting appropriate, versus month-end reporting?

Answer: Cycle reporting is generally appropriate when the data furnisher has multiple billing cycles. Reporting would take place at the end of each billing cycle, resulting in more accurate and current reporting of account statuses.

Frequently Asked Questions and Answers

ACCOUNT STATUS, PAYMENT RATING, SPECIAL COMMENT

12. Question: How do Account Statuses, Payment Ratings and Special Comments interact?

Answer: The Account Status (Field 17A) is used to report the current condition of the accounts, such as current or 30 days past the due date. The Payment Rating (Field 17B), which is required for certain Account Statuses, is used to report whether the account is current, past due, in collections or charged off within the activity period being reported. The Special Comment (Field 19) is used to provide additional information about the account. These codes are used together to provide a complete picture of the account.

Examples:

- An account is reported with Account Status Code 80 (90 days past the due date) and Special Comment M (Account closed at credit grantor's request). Since both codes are reported, credit grantors know the current condition of the account, and that the account is closed to further charges, at the credit grantor's request.

- An account is reported with Account Status Code 13 (Paid), Payment Rating 3 (90 days past the due date) and Special Comment AU (Account paid in full for less than the full balance). This combination of codes provides complete information for credit grantors: the account is paid, the consumer was 90 days past the due date during the final month and the account was settled for less than the full balance.

Frequently Asked Questions and Answers

ECOA REQUIREMENTS

13. Question: How do I comply with ECOA?

Answer: While ECOA requires only the reporting of spouse information, industry practices encourage the reporting of all consumers associated with an account. The correct ECOA Code should be reported in the Base, J1 and J2 Segments.

14. Questions: ECOA Codes:
(a) How is an ECOA Code change reported?

Answer: Change the ECOA Code to the new value in the segment that has changed. Refer to field descriptions for each segment (Base, J1 and J2) for lists of applicable ECOA codes.

(b) What is the difference between ECOA Codes T (Association with Account Terminated) and Z (Delete Consumer)?

Answer: ECOA Code 'T' should be reported when a consumer is no longer associated with an account. In subsequent reporting periods, this consumer should not be reported. The account, including payment history reported prior to the termination will be retained, but future updates will not be applied to the account for this consumer.

ECOA Code 'Z' should be reported when a consumer was reported in error and the account, including payment history, should be deleted from this consumer's file. It is imperative that ECOA Code 'Z' is reported only on the consumer who was inaccurately reported. In subsequent reporting periods, this consumer should not be reported.

Note: Only inaccurately reported consumers should be deleted.

Frequently Asked Questions and Answers

FCRA REQUIREMENTS

15. Reserved

16. Question: The Fair Credit Reporting Act requires certain information to be reported with regard to returned checks. What are those requirements?

Answer: For companies who report returned checks, such as collection agencies, debt buyers or check guarantee companies, there are four reporting guidelines:

- The Date Opened (Base Segment Field 10) should contain the date of the check.
- The Highest Credit or Original Loan Amount (Base Segment Field 12) should contain the original amount of the check, excluding fees and interest.
- The Original Creditor Name (K1 Segment Field 2) should contain the name of the payee; i.e., the name of the company to which the check was written. Report Creditor Classification 02 (K1 Segment Field 3) when the name of the payee represents a provider of medical services, products or devices.
- The FCRA Compliance/Date of First Delinquency (Base Segment Field 25) should contain the date the check was returned for nonsufficient funds. If not available, report the date of the check.

Frequently Asked Questions and Answers

DELETING ACCOUNTS/BORROWERS

17. Question: How should an account, or a specific borrower, be deleted from the consumer reporting agencies' files?

Answer: It is imperative that only inaccurate accounts be deleted from the consumer reporting agencies' files. In order to maintain the accuracy and integrity of consumer files, historical consumer credit information must be reported in a factual and objective manner. Paid derogatory accounts, such as collections, should be reported as paid; they should not be deleted.

To delete an entire account, **for reasons other than fraud**, report Account Status Code **DA** (Field 17A). All borrowers will be deleted along with the account history.

To delete an entire account, **due to confirmed fraud**, report Account Status Code **DF** (Field 17A). All borrowers will be deleted along with the account history.

To delete a specific borrower, report **Z** in the ECOA Code field of the segment containing the consumer to be deleted.

Frequently Asked Questions and Answers

CONSUMER INFORMATION

18. Question: How should a new borrower be added to an existing account?

Answer: Append a J1 or J2 Segment for the new borrower and report Consumer Transaction Type **1** in Field 2.

- A J1 Segment should be used to add a new borrower living at the same address as the consumer reported in the Base Segment.
- A J2 segment should be used to add a new borrower living at a different address from the consumer reported in the Base Segment.

19. Question: How should a consumer's association with an existing account be terminated?

Answer: Report **T** in the ECOA Code field (Base Segment Field 37, J1/J2 Segment Field 10) in the segment containing the consumer for whom the association is to be terminated. All payment history for this account will be retained. Do not report this consumer in subsequent reporting periods.

20. Question: How should deceased borrowers be reported?

Answer: Deceased borrowers should be reported through use of the ECOA Code **X** in the appropriate Base Segment Field 37 or J1/J2 Segment Field 10.

If only one borrower is associated with the account and the borrower is reported as deceased, discontinue reporting the entire account after the ECOA Code **X** is reported. Do not report the account with a trustee or estate name.

If there are multiple associated borrowers and one borrower is reported as deceased, continue reporting the account, but discontinue reporting the deceased borrower after the ECOA Code **X** is reported. If the deceased borrower had been reported in the Base Segment, another borrower must be moved into the Base Segment for subsequent reporting.

Reporting a consumer as deceased provides valuable information on the credit report. If another consumer tries to use the identity of a deceased consumer, the "deceased" information will appear on the credit report, helping to deter the fraudulent activity.

Frequently Asked Questions and Answers

21. **Question: How should a business account be reported when a consumer is personally liable?**

    Answer:
    - Report the consumer's information in the Base Segment with ECOA Code **2** (Joint/Contractual Liability) or **5** (Co-maker or Guarantor) in Field 37, as applicable.
    - Report the business name in the J2 Segment starting in the Surname field (Field 3). The business name may continue into the First and Middle Name fields if needed.
    - Report ECOA Code **W** (Business/Commercial) in Field 10 of the J2 Segment.

      Note: The business name will not be added to the consumer credit databases.

DUPLICATE TRADELINES

22. **Question: What causes duplicate tradelines?**

    Answer: Any change in Account Number, Identification Number, Portfolio Type and/or Date Opened may cause duplication if the consumer reporting agencies are not notified prior to the change.

MEDIA

23. **Question: What types of media are acceptable?**

    Answer: Contact each of the consumer reporting agencies to determine what types of media are accepted.

Frequently Asked Questions and Answers

FIRST TIME REPORTERS

24. Question: Are there any special reporting requirements for a first time reporter when sending data to the consumer reporting agencies?

Answer: It is very important to ensure that the FCRA Compliance/Date of First Delinquency is reported accurately.

When historical credit information is reported in the Payment History Profile (Field 18), the Date of First Delinquency must reflect the date of the first delinquency that led to the earliest delinquency reported in the Payment History Profile. *In this situation, the Date of First Delinquency must be reported, regardless of the Account Status Code being reported.*

Examples:

Account Status = 93 (Collection)
Payment History Profile = GGGGGGGGGGGGG666654321100
Date of Account Information = 09/30/2014
Date of First Delinquency = 11/30/2012

In the above example, 11/30/2012 represents the date of the earliest 30-day delinquency represented in the Payment History Profile that led to the Collection (Code G) being reported.

Account Status = 11 (Current)
Payment History Profile = 000000GGGGGGGGGGGGGGGGGGG
Date of Account Information = 09/30/2014
Date of First Delinquency = 03/31/2010

In the above example, 03/31/2010 represents the date of the earliest 30-day delinquency that led to the Collection (Code G) reported in the Payment History Profile. In this scenario, the 30-day delinquency was outside the time period represented in the Payment History Profile.

Frequently Asked Questions and Answers

ACCOUNTS INCLUDED IN BANKRUPTCY

Please note that within these reporting guidelines, certain fields are mentioned that provide specific guidance for the situations described. For all other Metro 2® fields, the standard guidelines described within the Field Definitions module should be followed.

25. **Question: How should an account that has been included in Bankruptcy be reported when a consumer is making payments or has paid the account in full, even though the account has not been reaffirmed?**

    Answer: Unless the account has been reaffirmed through the Bankruptcy Court, the account is included in Bankruptcy. For credit reporting purposes, the appropriate Bankruptcy Consumer Information Indicator must be reported.

    Refer to Frequently Asked Questions 27 and 28 for detailed reporting guidelines.

26. **Question: Is there a preferred method of reporting when accounts are completely or partially reaffirmed in bankruptcy?**

    Answer: For accounts that are <u>completely reaffirmed</u> in bankruptcy, report the appropriate Account Status (Field 17A) and the Consumer Information Indicator **R**, which states "Reaffirmation of Debt". The Consumer Information Indicator (Base Segment Field 38 and J1/J2 Segment Field 11) should be reported for each consumer who was involved in the bankruptcy.

    For accounts that are <u>partially reaffirmed</u> in bankruptcy, report a separate tradeline with a new Account Number for the portion of the account that is in repayment. For this new tradeline, report the Consumer Information Indicator **R** for each affected consumer, which states "Reaffirmation of Debt", plus the appropriate Account Status. For that portion of the original tradeline which is still included in bankruptcy, report the appropriate Account Status (Field 17A), the appropriate Consumer Information Indicator (Base Segment Field 38 and J1/J2 Segment Field 11), and adjust the Current Balance (Field 21) accordingly.

    If the partial Reaffirmation of Debt is subsequently rescinded, report the new account with Account Status Code **DA** to delete the account. The original account, which was reported with the appropriate bankruptcy Consumer Information Indicator, will reflect that the account is included in bankruptcy.

Frequently Asked Questions and Answers

27. Questions: Accounts included in Bankruptcy Chapter 7, 11 or 12:

(a) How should an account be reported when all borrowers associated to the account filed Bankruptcy Chapter 7, 11 or 12?

Answer: Report the account according to the following guidelines:

	All Borrowers Filed Bankruptcy Chapter 7, 11 or 12
Month BK Filed	• CII = A, B or C (Petition for Chapter 7, 11 or 12 Bankruptcy) • Account Status = status at time of petition • Payment History = first character based on previous month's status plus prior history • Current Balance = outstanding balance amount • Scheduled Monthly Payment Amount = contractual monthly payment amount • Amount Past Due = dependent on status • Date of Account Information = current month's date **Note: Authorized Users (ECOA Code 3) on accounts included in a bankruptcy petition should either be terminated (ECOA Code T) or deleted (ECOA Code Z) from the account because they are not contractually liable for payments.**
Months Between Petition Filed & BK Resolution (Reaffirmation of Debt, Lease Assumption, Discharged, Dismissed, Withdrawn)	• CII = Blank (previous petition value reported is retained) or CII = A, B or C • Account Status = status at time of petition • Payment History = increment first position with value 'D' (plus history reported prior to bankruptcy filing) • Current Balance = outstanding balance amount • Scheduled Monthly Payment Amount = contractual monthly payment amount • Amount Past Due = dependent on status • Date of Account Information = current month's date
Reaffirmation of Debt or Lease Assumption	• CII = R (Reaffirmation of Debt) or 2A (Lease Assumption) • Account information as it applies going forward
BK Discharged	• CII = E, F or G (Discharged through BK Chapter 7, 11 or 12) • Account Status = status at time of petition • Payment History = increment first position with value 'D' (plus prior months' history) • Current Balance = outstanding balance amount • Scheduled Monthly Payment Amount = contractual monthly payment amount • Amount Past Due = dependent on status • Date of Account Information = current month's date **Note: After reporting the discharge CII for all Filers, discontinue reporting the account.**

Frequently Asked Questions and Answers

FAQ 27(a) (continued)

	All Borrowers Filed Bankruptcy Chapter 7, 11 or 12
Reaffirmation of Debt Rescinded	• CII = V (Chapter 7 Reaffirmation of Debt Rescinded) • Account Status = status at time of petition • Payment History = increment first position based on previous month's Account Status, plus prior history • Current Balance = outstanding balance amount • Scheduled Monthly Payment Amount = contractual monthly payment amount • Amount Past Due = dependent on status • Date of Account Information = current month's date **Note: After reporting CII 'V' for all Filers, if the bankruptcy has been discharged, discontinue reporting the account. If the bankruptcy has not yet been discharged, continue reporting the account and Filers with the applicable CIIs.**
BK Dismissed	• CII = I, J or K (BK Chapter 7, 11 or 12 Dismissed) • Account information as it applies going forward
BK Withdrawn	• CII = M, N or O (BK Chapter 7, 11 or 12 Withdrawn) • Account information as it applies going forward

Frequently Asked Questions and Answers

27(b) How should an account be reported when one borrower filed Bankruptcy Chapter 7, 11 or 12 and the other borrower did not?

Answer: Report the account according to the following guidelines:

	Filer(s) and Non-filer(s)
Month BK Filed	• CII for Filer(s) = A, B or C (Petition for BK Chapter 7, 11 or 12) • CII for Non-filer(s) = Blank • Account Status = applicable status for consumer(s) who did not file Bankruptcy • Payment History = first character based on previous month's status plus prior history • Current Balance = outstanding balance amount • Scheduled Monthly Payment Amount = contractual monthly payment amount • Amount Past Due = dependent on status **Note: Authorized Users (ECOA Code 3) on accounts included in a bankruptcy petition should either be terminated (ECOA Code T) or deleted (ECOA Code Z) from the account because they are not contractually liable for payments.**
Months Between Petition Filed & BK Resolution (Reaffirmation of Debt, Lease Assumption, Discharged, Dismissed, Withdrawn)	• CII for Filer(s) = Blank (previous petition value reported is retained) or CII = A, B or C • CII for Non-filer(s) = Blank • Account Status = applicable status for consumer(s) who did not file Bankruptcy • Account information as it applies going forward for the Non-filer(s)
Reaffirmation of Debt or Lease Assumption	• CII for Filer(s) = R (Reaffirmation of Debt) or 2A (Lease Assumption) • CII for Non-filer(s) = Blank • Account information as it applies going forward
BK Discharged	• CII for Filer(s) = E, F or G (Discharged through BK Chapter 7, 11 or 12) • CII for Non-filer(s) = Blank • Account information as it applies going forward for the Non-filer(s) **Note: After reporting the discharge CII for the Filer(s), discontinue reporting the Filer(s).**

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FAQ 27(b) (continued)

	Filer(s) and Non-filer(s)
Reaffirmation of Debt Rescinded	• CII for Filer(s) = V (Chapter 7 Reaffirmation of Debt Rescinded) • CII for Non-filer(s) = Blank • Account information as it applies going forward for the Non-filer(s) **Note: After reporting CII 'V' for the Filer(s), if the bankruptcy has been discharged, discontinue reporting the Filer(s). If the bankruptcy has not yet been discharged, continue reporting the account and Filer(s) with the applicable CIIs.**
BK Dismissed or Withdrawn	• CII for Filer(s) = I, J or K (Dismissed through BK Chapter 7, 11 or 12) or M, N or O (Withdrawn through BK Chapter 7, 11 or 12) • CII for Non-filer(s) = Blank • Account information as it applies going forward

Note: The critical piece of displayable information for the bankrupt consumer is the Consumer Information Indicator.

Frequently Asked Questions and Answers

28. Questions: Accounts included in Bankruptcy Chapter 13:

(a) How should an account be reported when all borrowers associated to the account filed Bankruptcy Chapter 13?

Answer: Report the account according to the following guidelines:

	All Borrowers Filed Bankruptcy Chapter 13
Month BK Filed	• CII = D (Petition for Chapter 13 Bankruptcy) • Account Status = status at time of petition • Payment History = first character based on previous month's Account Status, plus prior history • Current Balance = outstanding balance amount • Scheduled Monthly Payment Amount = contractual monthly payment amount • Amount Past Due = dependent on status • Date of Account Information = current month's date **Note: Authorized Users (ECOA Code 3) on accounts included in a bankruptcy petition should either be terminated (ECOA Code T) or deleted (ECOA Code Z) from the account because they are not contractually liable for payments.**
Months Between Petition Filed & BK Resolution (Confirmed Plan, BK Dismissed, Withdrawn)	• CII = Blank (previous value reported is retained) or CII = D • Account Status = status at time of petition • Payment History = increment first position with value 'D' (plus history reported prior to BK filing) • Current Balance = outstanding balance amount • Scheduled Monthly Payment Amount = contractual monthly payment amount • Amount Past Due = dependent on status • Date of Account Information = current month's date
Plan Confirmed	• CII = Blank (previous value reported is retained) or CII = D • Account Status = status at time of petition • Payment History = increment with value 'D' (plus prior months' history) • Current Balance = Chapter 13 plan balance[1], which should decline as payments are made • Amount Past Due = Zero • Terms Duration & Terms Frequency = report changed values, if applicable • Scheduled Monthly Payment Amount = Chapter 13 plan payment amount • Date of Account Information = current month's date

FAQ 28(a) continued on next page

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[1] If the Chapter 13 plan balance amount is not clearly communicated to the lender, the lender should consult with internal Legal to determine what amount to report in the Current Balance field.

Frequently Asked Questions and Answers

FAQ 28(a) (continued)

	All Borrowers Filed Bankruptcy Chapter 13
Plan Completed – All payments made according to plan – no further obligation	• CII = H (Discharged/completed through BK Chapter 13) • Account Status = status at time of petition • Payment History = increment first position with value 'D' (plus prior months' history) • Current Balance = Zero • Scheduled Monthly Payment Amount = Zero • Amount Past Due = Zero • Date of Account Information = current month's date **Note: After reporting CII 'H' for all Filers, discontinue reporting the account.**
Plan Completed – All payments made according to plan – consumer continues to make payments on Secured Debt (example: mortgage)	• CII = Q (Removal value) • Account Status = status that applies • Payment History = first month, increment first position with value 'D'; in subsequent months, increment based on prior month's status • Current Balance = Outstanding balance amount • Scheduled Monthly Payment Amount = updated contractual monthly payment amount • Amount Past Due = dependent on status • Date of Account Information = current month's date
BK Dismissed or Withdrawn	• CII = applicable dismissed or withdrawn value (L or P) • Account information as it applies going forward

Frequently Asked Questions and Answers

28(b) How should an account be reported when one borrower filed Bankruptcy Chapter 13 and the other borrower did not?

Answer: When a Bankruptcy Chapter 13 is filed by one borrower and there is also a non-filer associated to the account, both are protected by an automatic stay. The non-filer is protected through the completion of the plan.   Therefore, the non-filer should be terminated from the account until the plan is completed.

	Filer(s)	**Non-filer(s) – Protected by Stay through plan completion**
Month BK Filed	- CII = D (Petition for Chapter 13 BK) - Account Status = status at time of petition - Payment History = first character based on previous month's status, plus prior history - Current Balance = outstanding balance amount - Scheduled Monthly Payment Amount = contractual monthly payment amount - Amount Past Due = dependent on status - Date of Account Information = current month's date	- CII = Blank - ECOA Code = T (Terminated) **Note: Authorized Users (ECOA Code 3) on accounts included in a bankruptcy petition should either be terminated (ECOA Code T) or deleted (ECOA Code Z) from the account because they are not contractually liable for payments.**
Months Between Petition Filed & BK Resolution (Confirmed Plan, BK Dismissed, Withdrawn)	- CII = Blank (previous petition value reported is retained) or CII = D - Account Status = status at time of petition - Payment History = increment first position with value 'D' (plus history reported prior to BK filing) - Current Balance = outstanding balance amount - Scheduled Monthly Payment Amount = contractual monthly payment amount - Amount Past Due = dependent on status - Date of Account Information = current month's date	Do not report non-filer(s).

FAQ 28(b) continued on next page

Frequently Asked Questions and Answers

28(b) (continued)

	Filer(s)	Non-filer(s) – Protected by Stay through plan completion
Plan Confirmed	• CII = Blank (previous petition value reported is retained) or CII = D • Account Status = status at time of petition • Payment History = increment with value 'D' (plus prior months' history) • Current Balance = Chapter 13 plan balance[1], which should decline as payments are made • Amount Past Due = Zero • Terms Duration & Terms Frequency = report changed values, if applicable • Scheduled Monthly Payment Amount = Chapter 13 plan payment amount • Date of Account Information = current month's date	Do not report non-filer(s).

FAQ 28(b) continued on next page

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[1] If the Chapter 13 plan balance amount is not clearly communicated to the lender, the lender should consult with internal Legal to determine what amount to report in the Current Balance field.

CREDIT REPORTING RESOURCE GUIDE®

Frequently Asked Questions and Answers

28(b) (continued)

	Filer(s)	**Non-filer(s) – Protected by Stay through plan completion**
Plan Completed – All payments made according to plan – no further obligation by filer	• CII = H (Discharged/completed through BK Chapter 13) • Account Status = status at time of petition • Payment History = increment first position with value 'D' (plus prior months' history) • Current Balance = Zero • Scheduled Monthly Payment Amount = Zero • Amount Past Due = Zero • Date of Account Information = current month's date Discontinue reporting Filer after this month.	If creditor intends to collect additional monies from non-filer after case is closed (plan payments completed), non-filer can be reported <u>at least one month after</u> the CII H is reported for the filer. First month: • ECOA = applicable value, such as 1 or 2 (not T) • Account Status = applicable status at time of reporting • Payment History Profile = D-fill • Current Balance = remaining balance owed on account • Scheduled Monthly Payment Amount = as scheduled for the non-filer(s) going forward • Amount Past Due = if applicable • DOFD = based on Account Status In subsequent months, standard updating should be done - account information as it applies to non-filer(s).
Plan Completed – All payments made according to plan – consumer continues to make payments on Secured Debt (example: mortgage)	• CII = Q (Removal Value) • Account Status = status that applies • Payment History = first month, increment first position with value 'D'; in subsequent months, increment based on prior month's status • Current Balance = Outstanding balance amount • Scheduled Monthly Payment Amount = updated contractual monthly payment amount • Amount Past Due = dependent on status • Date of Account Information = current month's date	Non-filer can be re-reported in the same month CII Q is reported for the filer. • CII = Blank • ECOA = applicable value, such as 2 (not T)
BK Dismissed or Withdrawn	• CII = applicable dismissed or withdrawn value (L or P) • Account information as it applies going forward	Re-report non-filer(s). • CII = Blank • ECOA = applicable value, such as 2 (not T)

Frequently Asked Questions and Answers

29. Question: How should a secured debt (e.g., mortgage account) be reported when a consumer completes the required payments through a Bankruptcy Chapter 12 or 13 plan, but the account is still open and the consumer is continuing to make payments?

Answer: While the consumer is making payments through the plan, Consumer Information Indicator **C** (Petition for Chapter 12 Bankruptcy) or **D** (Petition for Chapter 13 Bankruptcy) should be reported. If the account is still open when the plan payments have been completed, report Consumer Information Indicator **Q** to remove the petition indicator so that ongoing payments made by the consumer can be reported.

30. Question: How should an account included in bankruptcy be reported if a "Relief from Stay" is granted to the creditor?

Answer: Report the appropriate Consumer Information Indicator for the borrower who included the account in bankruptcy (filer).

Note: Even though the creditor can pursue collection of collateral, the account is still included in bankruptcy. The reporting of the Consumer Information Indicator has no impact on the creditor's ability to collect.

31. Question: How should bankruptcies be reported when the consumer voluntarily surrenders the merchandise or redeems the merchandise?

Answer: When a bankruptcy is filed, the consumer can voluntarily surrender the merchandise to the creditor. In this situation, report Account Status Code **95** (Voluntary Surrender) and the appropriate Consumer Information Indicator.

The consumer also has the option to pay fair market value, thereby redeeming the merchandise. In this situation, report Account Status Code **13** (Paid/closed account), Special Comment Code **AU** (Account paid in full for less than the full balance), and the appropriate Consumer Information Indicator.

Frequently Asked Questions and Answers

32. Question: How should an account be reported when a Bankruptcy case has been closed or terminated without being discharged or dismissed?

Answer: Report Consumer Information Indicator **Q** to remove the previously-reported Bankruptcy Petition indicator. If the case is re-opened, report the Consumer Information Indicator for the appropriate disposition; e.g., petition, discharged or dismissed.

Note: A bankruptcy case may be closed or terminated when the consumer does not pay the applicable court fees or does not attend the required financial management class.

Frequently Asked Questions and Answers

REPORTING SCENARIOS

Please note that within these reporting guidelines, certain fields are mentioned that provide specific guidance for the situations described. For all other Metro 2® fields, the standard guidelines described within the Field Definitions module should be followed.

33. **Question: When and how should Debit Cards be reported?**

Answer: Debit Cards should be reported only when backed by a line of credit or overdraft protection.

Report the following Base Segment fields as specified:

- Account Type Code = 43 (Debit Card)
- Portfolio Type = C (Line of Credit), O (Open) or R (Revolving) depending on the terms
- Credit Limit = assigned credit limit
- Highest Credit or Original Loan Amount = highest balance ever attained when the overdraft protection was used

34. **Questions: Charge-offs:**

(a) How should charged off accounts be reported?

Answer: Report the following Base Segment fields:

- Account Status = 97 (Unpaid balance reported as a loss – charge-off)
- Current Balance and Amount Past Due = outstanding balance amount, which may include fees and interest
- Original Charge-off Amount = the original amount charged to loss, regardless of the declining balance
- FCRA Compliance/Date of First Delinquency = the date of the first delinquency that led to the account being charged off
- Date Closed = For Installment accounts (Portfolio Type I), zero fill. For Revolving, Open and Line of Credit accounts (Portfolio Types R, O and C), if the account is closed, report the date the account was closed to further purchases. Otherwise, zero fill.
- Date of Last Payment = date of the consumer's most recent payment

Note: If payments are made by the consumer, report the declining balance in the Current Balance and Amount Past Due fields. The Original Charge-off Amount field should not be changed.

Frequently Asked Questions and Answers

34(b) How should paid charge-off accounts be reported?

Answer: Report the following Base Segment fields:

- Scheduled Monthly Payment Amount = zero
- Account Status = 64 (Account paid in full, was a charge-off)
- Special Comment Code = If the account is settled for less than the full balance, include **AU**.
- Current Balance and Amount Past Due = zero
- Original Charge-off Amount = the original amount charged to loss
- Date of Account Information = date paid
- FCRA Compliance/Date of First Delinquency = the date of the first delinquency that led to the account being charged off
- Date Closed = For Installment accounts (Portfolio Type I), report the date the account was paid in full. For Revolving, Open and Line of Credit accounts (Portfolio Types R, O and C), report the date the account was closed to further purchases.
- Date of Last Payment = date of the consumer's most recent payment

34(c) Is there a preferred method of reporting when an account is partially charged off?

Answer: Report the original account with the appropriate Account Status for that month (e.g., Current, 30 days delinquent, 60 days delinquent) with a balance that does not include the amount charged to loss.

The charged off portion of the balance should be reported as a separate account with a new Account Number. Other pertinent fields should be reported as follows:

- Date Opened = original date opened
- Original Charge-off Amount = amount charged to loss
- FCRA Compliance/Date of First Delinquency = date of the first delinquency in the series of delinquencies that led up to the charge-off

If the original account is subsequently charged off, both accounts would be reported as Account Status Code **97** (Charge-off), but would have different Original Charge-off Amounts.

Frequently Asked Questions and Answers

35. Question: If a credit card or account is in dispute or temporarily unavailable for use because the credit grantor is conducting an investigation (due to a request from the consumer, such as potential identity theft or other reason), how should the account be reported?

Answer: Continue to report the account as usual, but include Compliance Condition Code **XB**, which specifies "Account information disputed by consumer under the Fair Credit Reporting Act".

When the investigation is complete, if the account is valid for this consumer (i.e., not fraudulent), continue to report the account as usual. If any months of the payment history are invalid, use the Payment History Profile (Base Segment Field 18) to correct the history for those months. In addition, report Compliance Condition Code **XR** to remove the previously-reported **XB** or report Compliance Condition Code **XH**, which specifies "Account previously in dispute – investigation completed, reported by data furnisher".

When the investigation is complete, if it is discovered that the account was opened or used fraudulently, report Account Status Code **DF** to delete the account.

Note: If the consumer has submitted an identity theft report to you, certain obligations occur. Refer to the Fair Credit Reporting Act section 623(a)(6).

36. Question: How should an account be reported when an auto lease is paid in full, yet there are over mileage charges, excess wear & tear charges, or other outstanding charges on the account?

Answer: When there are outstanding charges, continue to report the account with Special Comment Code **BD** (Full Termination, Balance Owing) and Account Status Code **11, 71, 78, 80, 82, 83, 84** or **93**. Do not change the Original Loan Amount, but add the outstanding charges to the Current Balance and Amount Past Due, if appropriate.

Even though the lease contract is terminated and all regular payments have been made in full, the account should not be reported as paid (Account Status Code 13) because there are other outstanding charges and the Current Balance is not yet zero. The fact that the lease is terminated is reported through the Special Comment BD.

When all outstanding charges have been paid in full, report Account Status Code **13** or **62**, as applicable.

If the fees are not paid and the outstanding amount is charged off, report Account Status Code **97** (Unpaid balance reported as a loss – charge-off).

37. Question: How should an account be reported when an auto lease is prepaid – where entire lease payment is paid at the time of opening?

Answer: Report Account Type **3A** (Auto Lease) and Special Comment Code **BS** (Prepaid Lease). Even though the account has been prepaid, do not report the Account Status as paid since the potential exists for lease end charges to be due on termination. Report the account as current (Account Status Code 11) while the lease is open.

If lease end charges apply, do not change the Original Loan Amount, but add the lease end charges to the Current Balance and, if appropriate, to the Amount Past Due. Report the Account Status Code that accurately describes how the lease end charges are being paid.

When all lease end charges have been paid in full, after termination, report the appropriate paid Account Status Code.

If the fees are not paid and the outstanding amount is charged off, report Account Status Code **97** (Unpaid balance reported as a loss – charge-off).

38. Question: How should accounts that are paid in full for less than the full balance (i.e., settled) be reported?

Answer: Report the following Base Segment fields as specified:

- Scheduled Monthly Payment Amount = zero
- Account Status Code = 13 or 61-65, as applicable
- Payment Rating = required when the Account Status Code is 13 or 65. Blank fill for Account Status Codes 61-64.
- Special Comment = AU (Account paid in full for less than the full balance)
- Current Balance and Amount Past Due = zero
- Date of Account Information = the date the account was paid in full for less than the full balance
- Date Closed = For Installment and Mortgage accounts (Portfolio Types I and M), report the date the account was paid in full for less than the full balance. For Revolving and Line of Credit accounts (Portfolio Types R and C), report the date the account was closed to further charges. For Open accounts (Portfolio Type O), report the date the account was closed to further charges or paid in full, as applicable.

Frequently Asked Questions and Answers

39. Question: How should a paid in full, closed account be reported?

Answer: Report the following Base Segment fields as specified:

- Scheduled Monthly Payment Amount = zero
- Actual Payment Amount = the amount actually received for this reporting period
- Credit Limit = For Revolving, Open and Line of Credit accounts, report the last assigned credit limit.
- Account Status Code = 13 or 61-65, as applicable
- Payment Rating = required when the Account Status Code is 13 or 65. Blank fill for Account Status Codes 61-64.
- Special Comment Code = M or CI may be reported if applicable for Revolving, Open and Line of Credit accounts
- **OR** Compliance Condition Code = XA may be reported if applicable for Revolving, Open and Line of Credit accounts.

   Important Note: Do not report an account as closed by credit grantor **and** closed at consumer's request. Only one closed code can apply.

- Current Balance and Amount Past Due = zero
- Date of Account Information = Report the date the account was paid in full. For inactive accounts, report a date within the current reporting period when the account was closed to further use.
- Date Closed = For Installment and Mortgage accounts (Portfolio Types I and M), report the date the account was paid in full. For Revolving and Line of Credit accounts (Portfolio Types R and C), report the date the account was closed to further charges. For Open accounts (Portfolio Type O), report the date the account was closed to further charges or paid in full, as applicable.

Frequently Asked Questions and Answers

40. Question: How should a closed account be reported that has an outstanding balance?

Answer: For Revolving, Open and Line of Credit accounts **only**, report the following Base Segment fields as specified:

- Portfolio Type = R (Revolving), O (Open) or C (Line of Credit) depending on the terms
- Credit Limit = report last assigned credit limit
- Account Status Code = 11, 71, 78, 80, 82-84, 93 or 97, as applicable
- Special Comment Code = M, if account closed by credit grantor
- **OR** Compliance Condition Code = if account closed at consumer's request, report the appropriate code XA, XD, XE or XJ

   Important Note: Do not report an account as closed by credit grantor **and** closed at consumer's request. Only one closed code can apply.

- Current Balance = the outstanding balance amount as of the Date of Account Information
- Amount Past Due = required when the Account Status Code is 71, 78, 80, 82-84
- Date Closed = the date the account was closed

41. Question: How long should paid accounts (Account Status Codes 13, 61-65) continue to be reported?

Answer: Use the following guidelines if paid accounts are re-reported:

- Freeze the Account Status, Payment Rating, Payment History Profile and Date of Account Information as of the date the account was paid.
- Do not re-report paid accounts for more than three months.

Frequently Asked Questions and Answers

42. Question: How should a renegotiated/refinanced loan be reported?

Answer: The guidelines described below are used for renegotiated or refinanced loans that are **not** associated with one of the federal loan modification programs. There are three options for reporting:

1. If the original Account Number and Date Opened are retained, modify the amounts and terms as per the refinanced agreement. Fields that may be changed include Original Loan Amount, Terms Duration, Terms Frequency, Scheduled Monthly Payment Amount and Current Balance.

   Optional: Special Comment Code **CO** (Loan modified) may be reported. Note that this code is used when reporting accounts that are modified, but not under a federal government plan.

   Special Comment **CO** may be reported as long as deemed appropriate by the data furnisher, or until another Special Comment becomes more critical. For the length of time the Special Comment should be reported, consult with your internal Legal or Compliance department.

2. If the original Account Number changes and the Date Opened remains the same, follow the above reporting guideline, and include an L1 Segment with the new Account Number. Refer to the L1 Segment specifications within the Field Definitions for reporting guidelines.

3. If the original Account Number and Date Opened change, report the original loan as specified:

   - Account Status Code = 13 (Paid)
   - Payment Rating = the appropriate code that identifies the status of the account within the activity period being reported
   - Special Comment = AS (Account closed due to refinance)
   - Current Balance and Amount Past Due = zero

   Report the newly refinanced/renewed loan with the new Account Number, new Date Opened and all other applicable fields. Payment history that occurred prior to the new Date Opened should not be reported with this account.

Note: For reporting guidelines specific to the federal loan modification programs, such as Making Home Affordable, Hope for Homeowners and the Fannie Mae/Freddie Mac Mortgage Loan Modification Program, refer to CDIA's website: www.cdiaonline.org/data.cfm.

Frequently Asked Questions and Answers

43. Question: How should lost or stolen credit cards be reported?

Answer: There are two options for reporting:

1. **Preferred Option:** Report the L1 Segment to change the Account Number. Use of the L1 Segment allows the consumer reporting agencies to retain all prior account history. Continue to report the original Date Opened.

   If the payment history is invalid due to the credit card being lost or stolen, use the Payment History Profile (Field 18) to correct the history. If accurate payment history is not known during the time frame when the credit card was lost or stolen, report value **D** for months that are unknown in the Payment History Profile. For example:

   Date of Account Information = 09/15/2014
   Account History = Always current
   Unknown Months of History = July and August 2014
   Payment History Profile = DD000000000000000000000

2. Report Special Comment Code **BL** (Credit card lost or stolen), the appropriate Account Status Code and Current Balance of zero. Do not report this account on subsequent updates.

   If the payment history is invalid due to the credit card being lost or stolen, use the Payment History Profile (Field 18) to correct the history. If accurate payment history is not known during the time frame when the credit card was lost or stolen, report value **D** for months that are unknown in the Payment History Profile. For example:

   Date of Account Information = 09/15/2014
   Account History = Always current
   Unknown Months of History = July and August 2014
   Payment History Profile = DD000000000000000000000

   If opening another account, report the new credit card as a separate account with a new Account Number, the same Date Opened as the lost/stolen account, and the appropriate Account Status Code and Current Balance.

   Note: Payment history that occurred prior to the credit card being lost or stolen should **not** be reported under the new Account Number.

Frequently Asked Questions and Answers

44. Question: How should deferred loans be reported?

Answer: Report the following Base Segment fields as specified:

- Terms Duration = blank
- Terms Frequency = D (Deferred)
- Highest Credit or Original Loan Amount = the total amount borrowed, excluding interest
- Scheduled Monthly Payment Amount = zero
- Account Status Code = 11 (Current account)
- Payment History Profile = Use Character **B** to indicate accounts which have never been in repayment. Use Character **D** to indicate accounts that were previously in repayment but are now deferred.
- Current Balance = the total amount borrowed minus any payments which have been made
- Amount Past Due = zero

In the K4 Segment, report the Specialized Payment Indicator **02** for Deferred Payment. Also, report the Deferred Payment Start Date as the date the first payment will be due.

Important Note: When the account goes into repayment, stop reporting the K4 Segment and begin reporting monthly payment information. Report valid values as per the repayment agreement in the following fields:

- Terms Duration
- Terms Frequency (other than **D**)
- Scheduled Monthly Payment Amount

Frequently Asked Questions and Answers

45. Question: How should accounts in forbearance be reported?

Answer: Forbearance is a period of time during repayment in which a borrower is permitted to temporarily postpone making regular monthly payments. The debt is not forgiven, but regular payments are suspended until a later time. As an example, forbearance may be granted if a borrower is experiencing temporary financial difficulty. The consumer may be making reduced payments, interest-only payments or no payments.

If the account is in forbearance, report:

- Terms Duration = terms of the loan, which can be changed if the terms of the loan are extended
- Terms Frequency = frequency for payments due
  (If no payments are due during the forbearance time period, report code **D** for deferred.)
- Scheduled Monthly Payment Amount = new payment due
  (If no payments are due during the forbearance time period, zero fill.)
- Account Status = appropriate code that specifies the status of the account for each month the account is in forbearance (e.g., Current, 30 days delinquent, 60 days delinquent)
  (If no payments are due during the forbearance time period, report Account Status **11**.)
- Payment History Profile = appropriate code that specifies the previous month's Account Status for each month the account is in forbearance, plus prior history
  (Increment the Payment History Profile with value **D** if no payments are due during the forbearance time period.)
- Special Comment Code = **CP** (Account in forbearance)
- Current Balance = outstanding current balance, reflecting any payments made
- Amount Past Due = outstanding past due amount, if the account is delinquent during the forbearance time period
- K4 Specialized Payment Indicator = **02** and Deferred Payment Start Date
  (If payments are deferred during the forbearance time period)

NOTE: A forbearance agreement is most commonly applied to mortgages and student loans. However, forbearance is applicable to any type of loan.

Frequently Asked Questions and Answers

46. Question: How should accounts that have been transferred be reported?

Answer: There are two options for reporting accounts that are being transferred internally or to a servicer:

1. **Preferred Option:** Report the L1 Segment to change the Identification Number and/or the Consumer Account Number. Use of the L1 Segment allows the consumer reporting agencies to retain all prior account history.

2. The second option results in two tradelines on a consumer's file: the first as transferred and the second for the ongoing account.

   Report the following Base Segment fields as specified for the transferred account:

   - Scheduled Monthly Payment Amount = zero
   - Account Status Code = the appropriate code that specifies the status of the account at the time of transfer
   - Payment Rating = if applicable to the Account Status Code being reported
   - Special Comment = For internal transfers, report Special Comment AT (Account closed due to transfer) **or** for transfers to another company or servicer, report Special Comment O (Account transferred to another company/servicer).
   - Current Balance and Amount Past Due = zero
   - FCRA Compliance/Date of First Delinquency = If the account is delinquent or derogatory at the time of transfer, report the date of the first delinquency
   - Date Closed = date the account was transferred

   Additionally, if the account is delinquent or derogatory, it is imperative that you provide the date of the first delinquency that led to the account being transferred to the internal department or servicer that will be reporting the ongoing account.

   Note: If accounts are being transferred from one data processor to another, contact the data representative at each consumer reporting agency to facilitate transfer of the accounts.

Frequently Asked Questions and Answers

47. Question: How should accounts that have been sold to another company be reported?

Answer: Prior to reporting accounts that have been sold to another company, it is imperative that the data representative at each consumer reporting agency be contacted to discuss the various options and to facilitate a smooth transition. There are two options for reporting accounts that are sold to another company.

1. If the company that purchased the accounts will not report the prior history, the seller must report the accounts as sold to reflect the final status.

   Report the following Base and K2 Segment fields as specified:

   - Scheduled Monthly Payment Amount = zero
   - Account Status Code = the appropriate code that specifies the status of the account at the time of the sale
   - Payment Rating = if applicable to the Account Status Code being reported
   - Special Comment = AH (Purchased by another company)
   - Current Balance and Amount Past Due = zero
   - FCRA Compliance/Date of First Delinquency = if the account is delinquent at the time of sale, report the date of the first delinquency
   - Date Closed = date the account was sold to the other company. If the account was closed prior to being sold, report the original date the account was closed.
   - K2 Segment Portfolio Indicator = 2 and Sold To Name = name of company to which the account was sold

   Notes: To minimize consumer disputes, do not report accounts as sold that were previously reported as paid in full.

   Additionally, if the account is delinquent or derogatory, it is imperative that you provide the date of the first delinquency that led to the account being sold **to the debt purchaser**.

2. If the company that purchased the accounts is converting the account history to their system, the seller should **not** report the accounts as sold.

   In this situation, the seller and purchaser should work together with the data representatives at the consumer reporting agencies, who will assist you with conversion of the accounts.

Frequently Asked Questions and Answers

48. Question: How should accounts that have been purchased from another company be reported?

Answer: Prior to reporting portfolio acquisitions, it is imperative that the data rep at each consumer reporting agency be contacted to discuss the various reporting options and to facilitate a smooth transition. Two possible options for reporting are:

1. If the lender who sold the accounts reported them as "account transferred to another company" or the history cannot be verified for the account prior to purchase, report the following Base and K2 Segment fields as specified:

   - Consumer Account Number = newly assigned account number
   - Date Opened = date opened with the previous lender *(preferred)*. **Note:** If the date opened with the previous lender is not known, the date the account was purchased may be reported.
   - Account Status Code = appropriate code that specifies the status of the account as of the Date of Account Information
   - Payment Rating = if applicable to the Account Status Code being reported
   - FCRA Compliance/Date of First Delinquency = if the account is delinquent or derogatory at the time of purchase, report the date of the first delinquency with the previous lender
   - Payment History Profile = report Character **B** for months when account was owned by the previous lender
   - K2 Segment Portfolio Indicator = **1** and Purchased Portfolio Name = name of the company from which the account was purchased

   Important Notes: Payment history that occurred with the previous lender, which is already on the consumer's file, must not be reported by the new lender.

   Do not report purchased accounts that were included in discharged/completed Bankruptcies.

   FAQ 48 continued on next page

Frequently Asked Questions and Answers

48. Question: How should accounts that have been purchased from another company be reported?

Answer: Prior to reporting portfolio acquisitions, it is imperative that the data rep at each consumer reporting agency be contacted to discuss the various reporting options and to facilitate a smooth transition. Two possible options for reporting are:

1. If the lender who sold the accounts reported them as "account transferred to another company" or the history cannot be verified for the account prior to purchase, report the following Base and K2 Segment fields as specified:

   - Consumer Account Number = newly assigned account number
   - Date Opened = date opened with the previous lender *(preferred)*. **Note:** If the date opened with the previous lender is not known, the date the account was purchased may be reported.
   - Account Status Code = appropriate code that specifies the status of the account as of the Date of Account Information
   - Payment Rating = if applicable to the Account Status Code being reported
   - FCRA Compliance/Date of First Delinquency = if the account is delinquent or derogatory at the time of purchase, report the date of the first delinquency with the previous lender
   - Payment History Profile = report Character **B** for months when account was owned by the previous lender
   - K2 Segment Portfolio Indicator = **1** and Purchased Portfolio Name = name of the company from which the account was purchased

   Important Notes: Payment history that occurred with the previous lender, which is already on the consumer's file, must not be reported by the new lender.

   Do not report purchased accounts that were included in discharged/completed Bankruptcies.

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Frequently Asked Questions and Answers

FAQ 48 (continued)

2. If the previous lender's account history is being converted to the new lender's system and the account history can be verified, report the following Base, K2 Segment and L1 Segment fields as specified:

- Base Segment Identification Number = Identification Number reported by the previous lender
- Base Segment Consumer Account Number = Account Number reported by the previous lender
- Date Opened = date opened with the previous lender
- Account Status Code = appropriate code that specifies the status of the account as of the Date of Account Information
- Payment Rating = if applicable to the Account Status Code being reported
- FCRA Compliance/Date of First Delinquency = if the account is delinquent or derogatory at the time of purchase, report the date of the first delinquency with the previous lender
- Payment History Profile = report payment history provided by the previous lender
- K2 Segment Portfolio Indicator = **1** and Purchased Portfolio Name = name of the company from which the account was purchased
- L1 Segment Change Indicator = **3**, New Consumer Account Number = new account number assigned by the new lender, and New Identification Number = internal code that specifies where information will be verified by the new lender

Note: Do not report purchased accounts that were included in discharged/completed Bankruptcies.

Frequently Asked Questions and Answers

49. Question: How are "payment reversal" transactions handled when reporting Date of Last Payment, Date of First Delinquency, Payment History Profile and Actual Payment Amount?

Answer: A "payment reversal" transaction usually occurs when a check is returned for non-payment to the credit grantor. If the change is made in the following month's reporting cycle, the following adjustments should be made:

- The Date of Last Payment should be adjusted to indicate the date of the last payment made that was not reversed.
- The FCRA Compliance/Date of First Delinquency (DOFD) should reflect the first time the consumer was 30 days past the due date that led to the status being reported. The DOFD would change to the month of the returned check if that had been the first time the consumer was 30 days past the due date.
- The Payment History Profile should reflect the appropriate delinquency in the first position, which reflects the previous month's payment activity (e.g., **1** if the returned check resulted in the account being 30-59 days past the due date that month).
- The Actual Payment Amount reflects the payment received for this reporting period. If no payment was received for this reporting period, this amount should be zero.

50. Question: Consumer loans may have multiple payment schedules, which may each have different payment frequencies (e.g., principal amount due annually and interest amount due monthly). How should these loans be reported?

Answer: Report only one tradeline.

- The Terms Frequency should reflect the most frequent payment schedule. For example, if the principal is due annually and the interest amount is due monthly, report Terms Frequency **M** (Monthly).
- The Scheduled Monthly Payment Amount should reflect the minimum amount due each month and may change when the principal amount is also due.

In months where only the interest payment is due, report Special Comment Code **BT** (Principal deferred/interest payment only). In months where both principal and interest payments are due, the Special Comment Code **BT** should not be reported.

Frequently Asked Questions and Answers

51. Question: How should credit cards with no preset spending limits be reported that have terms allowing consumers to exceed the credit limits (i.e., Flexible Spending Credit Cards)?

Answer: Report the following Base Segment fields as specified:

- Account Type Code = 0G (Flexible Spending Credit Card)
- Portfolio Type = R (Revolving)
- Credit Limit = the valid credit limit for the revolving portion of the account
- Highest Credit or Original Loan Amount = the highest balance ever attained
- Terms Duration = REV
- Scheduled Monthly Payment Amount = the minimum amount due based on the revolving balance, plus the total flexible amount if due in full, OR the minimum due based on the total outstanding balance
- Current Balance = the sum of total dollars owed, including revolving and flexible amounts
- Amount Past Due = the portion of the Scheduled Monthly Payment Amount based on the revolving and flexible amounts that is past the due date. (Do not include the current month's amount due in this field.)

Example 1 –
Flexible Spending Credit Cards with both Revolving and Open Terms:

A consumer has a credit card on which a $10,000 credit limit is considered revolving, with a minimum due calculated as a small percentage of the revolving balance. Additionally, the consumer has no preset spending limit and the balance amount over $10,000 must be paid in full each month. The current balance is $12,000. The minimum due is 3% of $10,000 plus the balance over the revolving amount ($2,000). The Scheduled Monthly Payment Amount is $2,300.

Example 2 –
Flexible Spending Credit Cards with only Revolving Terms:

A consumer has a credit card with a $10,000 credit limit. Additionally, the consumer has no preset spending limit and can exceed the credit limit with no penalties or added fees. The minimum amount due is calculated as a percentage of the total balance amount. The current balance is $12,000 and the percentage due is 3%. The Scheduled Monthly Payment Amount is $360.

Frequently Asked Questions and Answers

52. Question: How should the different stages of foreclosure be reported?

Answer: Use the following guidelines:

Potential Foreclosure – No specific code is available with this designation. Continue reporting the correct Account Status Code that defines the current condition of the account. For example, Account Status Code 82 represents 120 – 149 days past the due date or Account Status Code 84 represents 180 days or more past the due date.

Foreclosure Started – Special Comment Code **BO** should be reported, which specifically says "Foreclosure proceedings started". This special comment should be reported each month as long as the comment applies. The appropriate Account Status Code should be reported in conjunction with this special comment, such as Account Status Code 82 for 120 – 149 days past the due date.

Foreclosure Cancelled – No specific code is available for this situation. Therefore, if Special Comment Code BO had been reported, stop reporting the comment (i.e., blank out the Special Comment Code field) and the comment will be deleted from the consumer reporting agencies' files.

Foreclosure Started / Now Paid – Account Status Code **65** should be reported when foreclosure proceedings had been started, but the consumer subsequently paid the account balance in full. Account Status 65 specifies "Account paid in full. A foreclosure was started". The appropriate Payment Rating should be reported in conjunction with this Account Status.

Foreclosure Completed – Account Status Code **94** should be reported, which specifies "Foreclosure completed; there may be a balance due". The appropriate Payment Rating should be reported in conjunction with this Account Status. Discontinue reporting Special Comment Code **BO** (Foreclosure proceedings started) at this point.

If the consumer is not responsible for the remaining balance on the account, report a Current Balance of zero. Report the Date Closed as the date the foreclosure was completed.

If the consumer is held responsible for the remaining balance on the account, report that amount in the Current Balance field. As payments are made by the consumer, report a declining balance. When the Current Balance reaches zero, report the Date Closed as the date the account was paid in full.

For credit reporting purposes, do **not** report Account Status Code 97 (Charge-off) after Account Status 94 has been reported.

Frequently Asked Questions and Answers

53. Question: How should alternatives to foreclosure (i.e., Deed in Lieu and Short Sale) be reported?

Answer: Use the following guidelines:

Deed in Lieu – Account Status Code **89** should be reported, which specifies "Deed received in lieu of foreclosure on a defaulted mortgage; there may be a balance due". The appropriate Payment Rating should be reported in conjunction with this Account Status.

If the consumer is not responsible for the remaining balance on the account, report a Current Balance of zero. Report the Date Closed as the date the deed was received in lieu of foreclosure.

If the consumer is held responsible for the remaining balance on the account, report that amount in the Current Balance field. As payments are made by the consumer, report a declining balance. When the Current Balance reaches zero, report the Date Closed as the date the account was paid in full.

For credit reporting purposes, do **not** report Account Status Code 97 (Charge-off) after Account Status 89 has been reported.

Short Sale – A short sale occurs when the proceeds from the sale of real estate fall short of the balance owed on the loan. In a short sale, the lender agrees to discount the loan balance typically due to an economic or financial hardship on the part of the consumer.

Report the following Base Segment fields as specified:

- Scheduled Monthly Payment Amount = zero
- Actual Payment Amount = the amount actually received for this reporting period
- Account Status Code = 13 (Paid or closed account/zero balance) or 65 (Account paid in full, a foreclosure was started), as applicable
- Payment Rating = applicable code that identifies whether the account is current or past due within the activity period being reported
- Special Comment = AU (Account paid in full for less than the full balance)
- Current Balance and Amount Past Due = zero
- Date of Account Information = the date the account was paid in full for less than the full balance
- Date Closed = the date the account was paid in full for less than the full balance

Frequently Asked Questions and Answers

54. **Question: How should a secured account (i.e., mortgage, home equity or other secured account) be reported when the collateral is released but there is an outstanding balance due?**

    Answer: Continue to report the existing account with the following Base Segment fields as specified:

    - Portfolio Type & Account Type = remain the same as previously reported
    - Date Opened = the date the account was originally opened
    - Original Loan Amount = the original amount of the loan
    - Terms Duration = terms of the loan, which can be changed if the terms of the loan are extended
    - Scheduled Monthly Payment Amount = new scheduled payment due
    - Account Status Code = the applicable code that specifies how the consumer is paying the deficiency balance, such as current or delinquent
    - Special Comment = CM (Collateral released by creditor/balance owing)
    - Current Balance = outstanding balance owed, which may decline as payments are made
    - Amount Past Due = outstanding past due amount, if the account is delinquent

    Note: When the consumer pays the outstanding balance in full, report the applicable "paid" Account Status Code, as well as the Payment Rating, if required. Discontinue reporting Special Comment CM. The Current Balance and Amount Past Due should be zero.

Frequently Asked Questions and Answers

55. Question: How should full loan assumptions be reported?

Answer: There are two options for reporting.

1. If the Consumer Account Number remains the same for the consumer who is assuming the loan, the **consumers must be reported in separate reporting periods**.

    *   The first month, report the original consumer(s) with ECOA Code **T** (Terminated) and Special Comment Code **H** (Loan assumed by another party). Report the Current Balance as zero.

    *   The following month, report the new consumer(s). Account information should be changed, if appropriate. For example, Terms Duration, Scheduled Monthly Payment, Current Balance or other fields may be different for the new consumer(s). Do **not** report the original consumer's account history in the Payment History Profile (Field 18).

2. If the consumer who is assuming the loan is given a new Consumer Account Number, follow these guidelines:

    *   Report the original consumer(s) with ECOA Code **T** (Terminated) and Special Comment Code **H** (loan assumed by another party). Report the Current Balance as zero.

    *   Report the new consumer(s) during the same month with the new Consumer Account Number and other appropriate account information. Do **not** report the original consumer's account history in the Payment History Profile (Field 18).

Frequently Asked Questions and Answers

56. Question: How should simple loan assumptions be reported?

Answer: A simple loan assumption is one in which the original borrower remains responsible for the loan in the event that the new borrower defaults.

<u>Report the original loan for the original borrower</u> with the following Base Segment fields as specified:

- Scheduled Monthly Payment Amount = zero
- Account Status Code = applicable code that specifies the status of the account prior to the assumption
- Special Comment Code = AT (Account closed due to transfer)
- Current Balance and Amount Past Due = zero
- FCRA Compliance/Date of First Delinquency = if the account is delinquent at the time of the assumption, report the date of the first delinquency
- Date Closed = date the assumption process was completed

<u>Report the assumed loan for the original and new borrower(s)</u> with the following Base, J1 or J2 Segment fields as specified:

- Consumer Account Number = new or modified Account Number
  Note: If the Account Number for the assumed loan remains the same, it must be modified for credit reporting purposes in order to be unique. For example, add a digit or character to the end of the original number.
- Date Opened = date the loan was assumed
- Highest Credit or Original Loan Amount = the amount that was assumed by the new borrower(s)
- Terms Duration/Terms Frequency/Scheduled Monthly Payment Amount = as applicable for the assumed loan
- Account Status Code = 11 (Current Account) for the first reporting period after the assumption. In subsequent reporting periods, the applicable code that specifies the status of the account as of the Date of Account Information.
- Payment History Profile = 'B' filled for the first reporting period after the assumption.
  Note: Payment history that occurred prior to the assumption must not be reported on the assumed loan.
- ECOA Code for new borrower(s) = 7 (Maker)
- ECOA Code for original borrower = 5 (Guarantor)

57. Question: How should reverse mortgages be reported?

Answer: Do not report reverse mortgages because the consumer has no credit obligation.

Frequently Asked Questions and Answers

58. Question: How should an account be reported when the consumer is affected by a natural or declared disaster?

Answer: Use the following reporting guidelines, which apply to the trade and/or collection account level.

Open Accounts – defined as Account Status Code 11 (Current account) or 71, 78, 80, 82, 83 or 84 (Delinquent accounts).

There are three options for reporting:

1. Report the Account Status **that applies to the account** (credit grantor's decision). Report Special Comment **AW** (Affected by natural or declared disaster).

2. Report Account Status **11** (Current account) and Special Comment **AW** (Affected by natural or declared disaster).

3. Report the account as deferred, along with Special Comment **AW** (Affected by natural or declared disaster).

   Report the following Base Segment fields as specified:

   - Terms Duration = blank
   - Terms Frequency = D (Deferred)
     Required for deferred accounts
   - Highest Credit or Original Loan Amount = the total amount borrowed
   - Scheduled Monthly Payment Amount = zero
   - Account Status Code = 11 (Current account)
   - Payment History Profile = Use Character **D** for the months where payments are deferred.
   - Current Balance = the total amount borrowed minus any payments which have been made
   - Amount Past Due = zero

   If the Deferred Payment Start Date is known, report the K4 Segment with Specialized Payment Indicator **02** for Deferred Payment. Also, report the **Deferred Payment Start Date** as the date the first payment will be due. If the deferred payment start date is not known, do not report the K4 Segment.

Closed Accounts with Balances Owing

Follow the same three options as described above for Open Accounts.

FAQ 58 continued on next page

FAQ 58 (continued)

Derogatory Accounts – defined as Account Status Codes 88 (Government Claim), 89 (Deed in Lieu), 93 (Collection), 94 (Foreclosure Completed), 95 (Voluntary Surrender), 96 (Repossession), and 97 (Charge-off).

Continue reporting these statuses and add Special Comment **AW** (Affected by natural or declared disaster).

Debt Buyers and Collection Agencies

Continue reporting Account Status Code 93 (Collection) and add Special Comment **AW** (Affected by natural or declared disaster).

If accounts are sold to another company or given back to the original creditor, report Account Status Code **DA** to delete the accounts.

59. **Question: How should deposit accounts, with overdraft protection, be reported that have been overdrawn?**

    Answer: These deposit accounts should only be reported when they are charged off or in collection activity. Report the following Base Segment fields as specified.

    - Portfolio Type = O (Open)
    - Account Type Code = 8B (Deposit Account with Overdraft Protection)
    - Date Opened = date account opened
    - Credit Limit = assigned overdraft limit
    - Highest Credit/Original Loan Amount = highest overdrawn amount
    - Terms Duration = 001
    - Scheduled Monthly Payment Amount = zero fill
    - Account Status Code = 93 (Collection), 97 (Unpaid balance reported as a loss – charge-off), 62 (Paid collection) or 64 (Account paid in full, was a charge-off)
    - Current Balance = total amount currently owed
    - Amount Past Due = total amount currently past due
    - Date of First Delinquency = date account was first overdrawn
    - Date Closed = date the account was closed

60. **Question: How should prepaid credit cards/gift cards be reported?**

    Answer: Do not report prepaid credit cards/gift cards because the consumer has no credit obligation.

Frequently Asked Questions and Answers

61. **Question: How should an account be reported when it is included in a Personal Receivership plan (Wisconsin Chapter 128)?**

Answer: Report the account per existing Metro 2® guidelines. If the Terms Duration and Scheduled Monthly Payment Amount were modified by the plan, report the new values. Include Consumer Information Indicator **1A** (Personal Receivership) for the consumer who filed the plan.

When the plan is completed or has been dismissed, report Consumer Information Indicator **Q** to remove the Personal Receivership indicator.

62. **Question: How should an account be reported when merchandise has been repossessed or the consumer has voluntarily surrendered the merchandise?**

Answer: Use the following guidelines:

Repossession – Account Status Code **96** should be reported, which specifies "Merchandise was repossessed; there may be a balance due".

If the consumer is not responsible for the remaining balance on the account, report a Current Balance of zero. Report the Date Closed as the date the merchandise was repossessed.

If the consumer is held responsible for the remaining balance on the account, report that amount in the Current Balance field. As payments are made by the consumer, report a declining balance. When the consumer pays the outstanding balance in full, report Account Status Code **63**, which specifies "Account paid in full, was a repossession". The Current Balance and Amount Past Due should be zero and the Date Closed should be the date the account was paid in full.

Voluntary Surrender – Account Status Code **95** should be reported, which specifies "Voluntary Surrender; there may be a balance due".

If the consumer is not responsible for the remaining balance on the account, report a Current Balance of zero. Report the Date Closed as the date the consumer voluntarily surrendered the merchandise.

If the consumer is held responsible for the remaining balance on the account, report that amount in the Current Balance field. As payments are made by the consumer, report a declining balance. When the consumer pays the outstanding balance in full, report Account Status Code **61**, which specifies "Account paid in full, was a voluntary surrender". The Current Balance and Amount Past Due should be zero and the Date Closed should be the date the account was paid in full.

Glossary of Terms

Account Number Scrambling
A security feature that allows a data furnisher to report a scrambled version of the account numbers. Three methods of scrambling are available based on CDIA guidelines. The consumer reporting agencies will unscramble the account numbers for display purposes.

Alphanumeric
Describes a character set that includes both letters and numbers.

ASCII
An acronym for American Standard Code for Information Interchange. A code used by certain types of computers.

Authorized User
Person permitted by a credit card holder to charge goods and services on the cardholder's account. Authorized users are not legally responsible for payment of the charges incurred.

Automatic Stay
The filing of a bankruptcy, under any chapter of the Bankruptcy Code, stops most actions by any creditor against the debtor or the debtor's property. In Chapter 13, the stay even protects co-debtors (non-filers) who are liable with the debtor on consumer debts. The automatic stay gives the debtor protection from his creditors until the rights of all concerned can be balanced in bankruptcy court.

Bankruptcy Closed
A bankruptcy case may be closed or terminated when the consumer does not pay the applicable court fees or does not attend the required financial management class.

Bankruptcy Discharged
The judgment of the court that a person who has filed a Chapter 7, 11 or 12 petition be granted a bankruptcy. A Chapter 13 debtor is entitled to a discharge upon completion of all payments under the Chapter 13 plan.

Bankruptcy Dismissed
A Chapter 7, 11, 12 or 13 petition is terminated without the granting of a discharge by the U.S. Bankruptcy Court.

Bankruptcy Petition (Chapter 7)
An application made to the U.S. Bankruptcy Court requesting release from financial obligations due to a debtor's inability to pay his debts.

Bankruptcy Petition (Chapter 11)
An application made to the U.S. Bankruptcy Court requesting financial reorganization.

Glossary of Terms

Bankruptcy Petition (Chapter 12)
An application made to the U.S. Bankruptcy Court requesting release from financial obligations due to the inability of a family farm to pay their debts.

Bankruptcy Petition (Chapter 13)
An application made to the U.S. Bankruptcy Court requesting adjustment for personal debts and the establishment of a repayment plan.

Bankruptcy Withdrawn
The petitioner has decided not to file bankruptcy and has taken back the petition.

Blocking
Combining two or more records into a block to increase the efficiency of computer input and output operations.

Byte
One alphanumeric character.

Chapter 128
See Personal Receivership.

Consumer
One who buys goods or services.

Consumer Data Industry Association (CDIA)
CDIA is an international trade association representing the consumer credit, mortgage reporting, employment and tenant screening, and collection service industries. Headquartered in Washington, DC, CDIA provides legislative assistance and a lobbying function to its members, and establishes standards for the consumer credit reporting industry.

Cycle Reporting
A method by which data furnishers can divide their files for reporting purposes, usually in alphabetical order by surname or by billing date. Reporting takes place at the end of each billing cycle, resulting in more accurate and timely reporting of account statuses.

Debt Buyer
A company or individual who purchases accounts (generally non-performing debts) with the intent of collecting debts owed.

EBCDIC
An acronym for Extended Binary Coded Decimal Interchange Code. A code used by certain types of computers.

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Glossary of Terms

ECOA (Equal Credit Opportunity Act)	A federal law that prohibits creditors from discriminating against applicants on the basis of sex or marital status in any aspect of a credit transaction.
ECOA Code	An alpha or numeric code used to describe a borrower's association with an account, according to the Equal Credit Opportunity Act (ECOA).
Factoring Company	See Debt Buyer.
FCBA (Fair Credit Billing Act)	A federal law stipulating procedures to help consumers resolve credit billing disputes with the credit grantor promptly and fairly. Disputes must be reported. The FCBA applies to open-end credit accounts, such as credit cards and revolving charge accounts.
FCRA (Fair Credit Reporting Act)	The FCRA states that companies which furnish data to the consumer reporting agencies have a responsibility to provide accurate information, to update and correct information and to respond to notices of dispute. It also states that consumers have the right to know what is in credit records; to challenge the accuracy of information; and to have it re-verified, updated or removed. It also limits the time derogatory information can be retained on a credit record and assures that a consumer's privacy will be protected at all times.
FDCPA (Fair Debt Collection Practices Act)	The FDCPA regulates the activities of debt collectors concerning their communications with consumers, prohibiting harassment or abuse, false or misleading representations, and unfair practices.
Fixed Length Record	A record that always contains the same number of characters. For example, you may report a 426-byte Base Segment, a 100-byte J1 Segment, and a 30-byte K4 Segment for every record. The fixed record length would be 556. If there is no associated consumer on the account, report the Base Segment, report the J1 Segment Identifier, blank fill the remainder of the J1 Segment, and report the K4 Segment information.
Fixed Rate Loan	A loan in which the interest rate does not change during the entire term of the loan.

Glossary of Terms

Flexible Spending Credit Card
Credit card with no preset spending limit. The credit card has a Credit Limit, but the terms of the card allow the consumer to exceed that amount. Refer to Frequently Asked Question 51 for reporting guidelines.

Forbearance
A period of time during repayment in which a borrower is permitted to temporarily postpone making regular monthly payments. The debt is not forgiven, but payments are suspended until a later time. As an example, forbearance may be granted if a borrower is experiencing temporary financial difficulty. A forbearance agreement is most commonly applied to mortgages and student loans. However, forbearance is applicable to any type of loan. Refer to Frequently Asked Question 45 for reporting guidelines.

Installment (Portfolio Type)
A loan repayable in installments, usually in set monthly amounts.

Lease Assumption
The debtor's assumption of personal liability for leases of personal property that would otherwise be discharged in bankruptcy. When a lease is assumed, the consumer is assuming use of the personal property, such as an auto, as well as payment on the account.

Line of Credit (Portfolio Type)
An agreement between an institution and a consumer where the institution agrees to lend a consumer funds up to an agreed upon credit limit. The consumer may borrow as much of the line as needed and pays interest on the borrowed portion only. Payment amounts are revolving, based on the outstanding balance amount.

Loan Assumption
Full Loan Assumption – A new borrower assumes responsibility for a loan. The original borrower is terminated from the loan and is no longer responsible for payments. Refer to Frequently Asked Question 55 for reporting guidelines.

Simple Loan Assumption – A new borrower assumes responsibility for a loan. The original borrower remains responsible in the event that the new borrower defaults. Refer to Frequently Asked Question 56 for reporting guidelines.

Media
Computerized magnetic tape, cartridge, diskette, or electronic data transfer containing consumer credit information.

Glossary of Terms

Mortgage (Portfolio Type)
A written conveyance of title (i.e., contract or deed) to real estate property. The creditor has actual title to the property, but the property remains with the use and occupancy of the borrower as long as the conditions of the mortgage are met.

Open (Portfolio Type)
Accounts where the entire balance is due upon demand or that have one payment due as scheduled (i.e., Terms Duration = 001). This Portfolio Type is used by credit card reporters when the full balance amount is due each month (i.e., no revolving terms). This Portfolio Type is also used by Collection Agencies, Child Support Agencies, Debt Buyers, Student Loan Guarantors, the U.S. Department of Education (as guarantor) and Utility Services' payment plans.

Personal Receivership
A voluntary debt repayment plan filed in Wisconsin (Chapter 128) that is an alternative to Bankruptcy. The consumer may include debts they want managed by the court. The plan is administered by a court-appointed trustee and lasts for a period of time no more than three years. Refer to Frequently Asked Question 61 for reporting guidelines.

Reaffirmation of Debt
An agreement by a debtor to continue paying a dischargeable debt after the bankruptcy, usually for the purpose of keeping collateral or mortgaged property that would otherwise be subject to repossession. This agreement is done through the U.S. Bankruptcy Court.

Reaffirmation of Debt Rescinded
The consumer may rescind a reaffirmation agreement prior to the bankruptcy discharge or within 60 days after the reaffirm agreement is filed with the court, whichever occurs later. A consumer files a rescind of debt (requires judge's signature) for one or more of the debts in the reaffirm. This means that the reaffirm is canceled (taken back) and the debts are again included in or discharged through bankruptcy.

Redemptions (due to Bankruptcy)
In a Bankruptcy filing, the consumer can choose to redeem merchandise from a creditor by paying fair market value. Refer to Frequently Asked Question 31 for reporting guidelines.

Relief from Stay
A bankruptcy judge grants a secured creditor the right to collect a debt that has been included in bankruptcy, to the extent that the order permits.

Glossary of Terms

Revolving (Portfolio Type)

An account that establishes a maximum credit limit for a consumer, such as a credit card or charge account. Payment amounts are revolving based on the outstanding balance amount.

Short Sale

The sale of real estate in which the proceeds from the sale fall short of the balance owed on the loan, which is secured by the property sold. In a short sale, the lender agrees to discount the loan balance, typically due to an economic or financial hardship on the part of the consumer.

Standard

The term "standard" appears in the Credit Reporting Resource Guide® (CRRG®) and other training materials associated with the Metro 2® Format. When used in the CRRG® or other Metro 2® training materials, the term "standard" refers to the formatting instructions that guide furnishers to report information to the consumer reporting agencies that accept data in the Metro 2® Format. The term also refers to the information fields and codes that are intended to promote consistent reporting of information about consumers to the consumer reporting agencies that accept data in the Metro 2® Format.

Entities furnishing data in the Metro 2® Format are responsible for furnishing data that they believe will satisfy their obligations in compliance with relevant laws. Neither the Metro 2® Task Force nor CDIA is responsible for determining whether a particular furnisher has satisfied its obligations to accurately report information.

Third Party Collection Agency

A company or individual who specializes in collecting outstanding debts for other businesses or individuals.

Variable/Adjustable Rate Loan

A loan in which the interest rate is periodically adjusted based on a variety of indices, usually in response to changes in the Treasury Bill rate or the prime rate.

Variable Length Records

Records which may be different lengths within predetermined minimums and maximums. Variable length records allow a data furnisher to report only the size of record required for a transaction, thus allowing more data to be placed on the media.

For example, the J1 and J2 Segments would be reported only when additional borrowers are associated with an account. Some records may include these appendages, while others may not.